Windows, Locks, Roof & Pest Cover

Terms and Conditions

Contents

1. Introduction to your Windows, Locks, Roof and Pest Cover terms and conditions

It's important **you** read these terms and conditions as they form the basis of **your policy** with **us**. If **you** notice an error on **your welcome letter**, or if **you** have any questions, please email **us** at home.admin@axa-assistance.co.uk or call 0800 077 8367. Lines are open 9am-5pm, Monday-Friday (excluding public and bank holidays). **Your** call may be recorded and/or monitored for quality assurance and compliance purposes.

At AXA Assistance (UK) Ltd, we care about privacy and we protect your personal data. We want to be transparent about how we use your personal data, so before you read our terms and conditions, we want to point out that AXA Assistance (UK) Ltd and British Gas is the data controller of your personal data. Although our Privacy Policy does not form part of the contract between you and AXA Assistance (UK) Ltd , we recommend that you read our Privacy Policy, to understand how we collect and use your personal data and your data protection rights. You can find our Privacy Policy here: ~~britishgas.co.uk/privacy.~~ British Gas Services Limited UK (Ltd) will also be involved in handling your data. We also care about your privacy and we recommend that you read our Privacy Policy to understand how we collect and use your personal data and your data protection rights. You can find our Privacy Policy here at britishgas.co.uk/privacy

2. What we look after – summary

Typical examples of what's covered. Up to £500 per claim and £2,000 in total.

- Missing or damaged roof or ridge tiles
- Removal or treatment of pest infestations from within **your home**
- Cracked or broken external windows
- The repair and/or replacement of damaged external window **locks** or door **locks**

PLUS – Overnight accommodation of up to £250 per night for **you** and **your** family including pets, for up to three nights maximum in any **period of insurance**, in the event that **your home** becomes uninhabitable as a result of an **insured event** under **your policy**.

3. The Insurer

Windows, Locks, Roof & Pest Cover is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill RH1 1PR is a branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

AXA Assistance (UK) Limited provides the services described in this policy.

This policy is administered on behalf of the underwriters by AXA Assistance (UK) Limited whose registered office is at 106-118 Station Road, Redhill, RH1 1PR.

You can check this on the Financial Conduct Authority's Register by visiting the website www.fca.org.uk/register.

4. Definitions used in these terms and conditions

Wherever the following words and phrases appear, they will have the following meaning:

Application: An **application** for arranging the cover detailed in this **policy**, which can be made by **you** by completing an application form online.

Home: Domestic premises, which are either owner occupied (excluding holiday lets) together with garage(s) attached to **your home**, built of standard construction (brick with angled tile roof) and which have a door directly accessing your home. At least half the rooms at the **home** must be used for normal living purposes and not more than half the rooms used in any connection with a business, trade or profession.

Insured event: A claim that is covered under the **policy** as detailed in section '5. Benefits of cover'.

Insured person(s) or **You/Your**: The person(s) named on the **welcome letter** together with members of the household normally residing at the insured address. In **your** absence on a trip away from **home**, the person duly authorised by **you** as the key holder responsible for **your home**.

Insured person contribution: Means the amount **you** will need to pay where the cost of **your** claim exceeds the **policy** limit as detailed in section '6. What we will pay'. This amount is paid by **you** to **us**.

Keys: A key to any external door to **your home** (including garages that are attached to **your home**).

Locks: Permanently fitted or built in, key-operated security devices to external doors or windows, including integral garage doors, which if damaged would compromise the security of **your home**.

Our/us/we: AXA Assistance (UK) Ltd

Period of insurance: The **period of insurance** as shown on your **welcome letter** which does not start until 14 days following the date **your application** for cover was first accepted.

Permanent repair: Repairs and/or work required to put right the **insured event** caused to **your home** up to the **policy** claims limit under the **policy**, subject to individual restrictions where detailed.

Policy: The Windows, Locks, Roof & Pest Cover insurance **policy you** have with **us** detailed in section '5. Benefits of cover'. Where monthly payment option has been selected, the **policy** is a continuing monthly payable contract, renewable at the end of **your period of insurance**. Unless **you** inform **us you** wish to opt out.

Welcome letter: The welcome letter **you** receive from **us** that confirms the cover **you** have in place and the premium.

Repairer: **Our** approved and authorised tradesmen who carry out repairs to **your home**.

Temporary repair: Work undertaken by **our repairer** to prevent further damage as a consequence of the **insured event** which may need to be replaced by a **permanent repair**.

Unoccupied: When **your home** has not been lived-in by **your** family or by anyone who has **your** permission, for more than 30 days in a row. Lived-in means slept in frequently.

5. Benefits of cover

Windows, Locks, Roof & Pest Cover is designed to meet the demands and needs of householders who want protection for windows, **locks**, roof and pest events in their **home**, as detailed in this section. **We** will aim to undertake a **permanent repair** wherever possible, however **we** may, on occasions, undertake a **temporary repair** to resolve the situation and then arrange to undertake
a subsequent **permanent repair**.

5.1 Windows

The following are covered by your policy:
The replacement of broken or cracked external glazing. This includes conservatory glazing where the conservatory is a permanent structure attached to **your home**. Where the damage is due to break-in or vandalism **you** will be required to report the incident to the police and obtain a crime reference number before notifying **us**.

Where **we** need to replace glazing, **we** will repair using the nearest equivalent standard replacement glazing.

For specialist glazing **we** may agree to contribute towards the cost of replacement up to the claims limit provided that:

- **You** obtain **our** prior approval
- **You** provide **us** with the necessary invoices/receipts at **your** expense

If the safety or security of **your home** is compromised as a result of broken external glazing, **we** will provide a **temporary repair** such as boarding up until a **permanent repair** can be carried out.

The following are not covered by your policy:

- Internal glazing
- Cosmetic damage to the glazing, door or window frames
- Seals on glazed units resulting in a build up of condensation
- Replacement of door and window frames

5.2 Locks and keys

The following are covered by your policy:
The repair or replacement of:

- Damaged external window **locks** or door **locks**
- External door mechanisms when the door cannot be opened, closed or the security of **your home** is compromised
- Window mechanisms when **your** window cannot be closed or the security of **your home** is compromised

Accidental loss of or theft of **your keys** or where **keys** have been locked within **your home** and **you** have no means of access, **we** will arrange for one or more of the following as required:

- A **repairer** to gain entry to **your home** and make secure the point of entry
- The cost of replacing a single set of **keys** to **your home**
- The cost of replacing **locks** including fitting, if the **keys** to **your home** are stolen or accidentally lost. In the case of stolen **keys**, **you** will be required to report the incident to the police and obtain a crime reference number before notifying **us**. In the case of lost **keys** or **keys** locked within **your home**, at **our** discretion, **we** may choose to make alternative arrangements to obtain the duplicate **key**

Where **your keys** have accidentally broken within a lock **we** will pay for a **repairer** to make secure the point of entry and undertake **permanent repairs/lock** replacement, including the cost of replacing **keys** to **your home** if required. Where **we** need to replace **locks** or **keys**, **we** will use the nearest equivalent standard replacement material or parts.

The following are not covered by your policy:

- Repairs or replacing door entry fobs, including garage doors, electric gates, alarm fobs and door entry key pads to **your home**

5. Benefits of cover *(continued)*

- Cosmetic damage to window and door **locks**
- Repair of damage incurred in gaining necessary access either by **you** or by **our** authorised **repairer**
- Repairs to **locks** on doors serving communal/shared areas
- The replacement of doors, door frames or windows and window frames, however where the security of **your home** is compromised **we** will make it safe with **your** permission, for example by boarding up
- Electric/motorised window and garage door mechanisms
- Opening and closing mechanisms serving sash windows
- Doors or windows that will not open or close correctly due to paint, varnish or similar products

5.3 Roof

The following are covered by your policy:

We will arrange for **permanent repairs** to be undertaken to **your home's** roof in the following instances:

- Lost, dislodged or damaged roof or ridge tiles
- Water ingress from ridge tiles that require re-pointing
- Glass roofs which are part of a conservatory, which is a permanent structure attached to **your home**

Where **we** need to fit new tiles, **we** will use the nearest equivalent standard replacement tiles.

The following are not covered by your policy:

- Repairing damage to flat, tarpaulin, plastic, thatched, felt or glass roofs unless the glass roof is part of a conservatory which is a permanent structure attached to **your home**
- Repairing, replacing or unblocking guttering or downpipes
- **Your** roof will not be covered if **your home** is part of a multiple occupancy or multiple-usage block or building
- Repairing, replacing or re-pointing chimney stacks or chimney pots including flashing
- Fascia or soffit boards

5.4 Pest

The following are covered by your policy:

The treatment or removal of a pest infestation involving wasps, bees, hornets nests or cockroaches where the infestation is within **your home**. In addition, the treatment of mice, rats and squirrels within **your home**.

N.B. Permanent bee infestations do not normally occur in domestic properties although they may lodge or reside there for 48 hours. **We** try to avoid unconditional destruction of the bees and may sometimes involve a local bee-keeper unless one of the occupants is at risk of an allergic reaction.

The following are not covered by your policy:

- Removing infestations of pests in gardens or outbuildings
- Wasp, bee or hornet nests where no visible activity is apparent
- The removal of the wasp or hornet nest once treated

6. What we will pay

For all claims accepted by **us**, **we** will pay a maximum of £500 per claim, including parts, labour and VAT, and an overall **policy** limit of £2,000 including parts, labour and VAT, in the **period of insurance**. An **insured person contribution** will be required when the repair cost exceeds the maximum claim **policy** limit.

7. Overnight accommodation

In addition to the claim/**policy** limit set out in section 6, and in the event of **your home** becoming uninhabitable and remaining so overnight as a result of an **insured event** under this **policy**, **we** will pay up to £250 including VAT per night for a maximum of three nights during the **period of insurance** on the following basis:

- Alternative overnight accommodation for **you** and **your** pets
- Transport to such accommodation

All claims for overnight accommodation payments must be pre-authorised by **us** and will only be valid where a **repairer** has attended the **home** and been unable to complete a **temporary repair**. **You** will be responsible for paying for overnight accommodation and must provide **us** with the necessary invoices/receipts, required by us at **your** own expense, for payment up to the claim limit. Where no authorisation has been obtained from us, **we** will not cover the cost of reimbursement. Where more than one night's alternative accommodation cover is needed, all additional nights must be pre-authorised in advance by **us**.

8. General conditions

8.1 Premium and premium changes

Your policy premium is set out in **your welcome letter** and will not change during **your period of insurance** unless the government introduces a change in the relevant tax rate. **We** will always write to **you** to tell **you** about any change to **your** premium and instalments.

8.2 Payments

You can pay for **your policy** yearly or monthly by debit or credit card. All of **our** charges include relevant taxes at the current rate.

8.3 Renewals

This **policy** will automatically renew unless **you** inform us you wish to opt out. **We** will send a renewal reminder one month prior to the **policy** renewal date.

8.4 Geographical limits

~~**We** currently provide cover for the mainland of Great Britain.~~ **We** will make every effort to apply the full range of services in all circumstances. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.

8.5 Our responsibilities

We will meet **our** responsibilities under **your policy** within a reasonable time unless it is impossible because of circumstances outside **our** control. If **we** are unable to meet **our** responsibilities, **we** will notify **you** as soon as possible confirming the reasons why and provide **you** with an alternative time when **we** expect **we** can satisfy **our** responsibilities to **you**.

8.6 Gaining access to your property and arranging appointments

It is **your** responsibility to ensure that someone over the age of 18 is present at all times and to allow **us** access to **your home**. If **we** cannot gain access, **we** will be unable to carry out the necessary work and **you** will need to arrange another appointment. If **you** do not arrange an appointment or **we** cannot gain access for any reason, **your policy** will continue even though **we** have been unable to carry out the repairs and the repair work will be cancelled.

During periods of extreme weather, repairs to damage may not be undertaken to protect the health and safety of **our repairers**. Repairs will resume once the weather conditions allow.

8.7 Own repairer

If for any reason **we** authorise **you** to use a contractor appointed by **you**, **you** should obtain an estimate for the work and contact **us** for authorisation to continue. **You** will need to supply **us** with a written statement substantiating the claim within 28 days of reporting the claim, together with a valid invoice (VAT registered where applicable), all information, evidence and receipts required by **us** at **your** expense.

Works carried out without **our** authorisation will not be covered for reimbursement of costs.

8.8 Delay/parts delay

Every effort will be made to attend to **your** repair, based on urgency, priority and availability. During times of peak demand or extreme weather conditions **you** may experience a certain amount of delay.

In addition **we** draw **your** attention to the possible delay in obtaining parts which may not be readily available from manufacturers/suppliers, for example specialist replacement glazing, **we** cannot be held liable in this event.

8.9 Hygiene and safety advice

We may advise **you** that improvements are needed to help ensure **your home** remains free from pest infestations (for example, ensuring food is kept in sealed containers, access holes are sealed and external bins are kept closed). If **you** do not follow **our** advice, it may mean that **we** are unable to fulfil all of **our** responsibilities to **you** under **your policy** (see section 10.7 in '10. General exclusions'). In this case, **your policy** will continue to run unless **you** tell **us you** would like to cancel or if **we** cancel (see sections '9.1 **Your** cancellation rights' and '9.3 **Our** cancellation rights'). Important – where poisonous chemicals are placed for removal of pests then every care should be taken.

8.10 Wooden doors, windows and frames

Doors, windows and frames constructed of wood can warp, shrink or expand in certain weather conditions. Carrying out a **permanent repair** on such doors, windows and frames may lead to them being less effective when the weather conditions change. In these circumstances **we** will advise **you** of the potential impact of a **permanent repair**.

8.11 Guarantees

We guarantee to make good any faulty parts and/or defective workmanship for a period of twelve months from the date **we** completed **your** repairs. The rights in relation to any guarantee **we** give **you** are in addition to, and do not affect **your** legal rights under the Consumer Rights Act 2015. **You** can get advice about **your** rights from a Citizens Advice Bureau or Trading Standards.

8.12 Moving home

You will need to notify **us** as soon as possible about any change of address so **we** can transfer the **policy** to your new **home**.

8.13 Governing law

Under the laws of Great Britain (England, Scotland and Wales) both **you** and **we** may choose the law which applies to this **policy**, 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 **policy** is the law which applies to the part of Great Britain where **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this **policy** will only take place in the courts of the part of Great Britain in which **you** live.

8.14 Updates

This **policy** has been arranged for **you** on the basis of the information **you** have provided. If any of the facts change, please notify **us** as soon as possible.

8.15 Unoccupied

If **you** intend to leave **your home unoccupied** for any period of time, **you** must take all reasonable precautions to secure **your home**. **We** will not cover any claims during the **period of insurance** where **your home** is left **unoccupied** for more than 30 days in a row.

8.16 Rights and responsibilities

We may need to get into a building that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **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** written 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**, at **your** own expense, with any information and assistance **we** may reasonably 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.

8.17 Fraud

If dishonesty, exaggeration or false documentation is used by any **insured person** or anyone acting on behalf of **you** or any **insured person** to obtain or support:

- A claims payment under **your policy**
- Cover for which **you** do not qualify
- Cover at a reduced premium

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

8.18 Government financial sanctions

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

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

9. General conditions – cancellations

9.1 Your cancellation rights

You may cancel the **policy you** have with **us** at any time as long as **you** let **us** know by calling 0800 077 8367 (Mon-Fri, 9am-5pm excluding bank and public holidays) or by emailing **us** at ~~?????;~~

Cancelling **your** Direct Debit without contacting **us** will not mean **you** have cancelled **your policy**.

If **you** do not inform **us** that **you** wish to cancel and **your** payment is rejected, **we** will attempt to contact **you** by email at the email address **we** have on **our** records to rectify **your** account. If **we** do not hear from **you** following contact, and the outstanding payment is not made, **we** will cancel **your policy** not less than 30 days after the date **we** were first notified payment was not received.

Any outstanding charges will be payable and subject to the terms outlined in section '~~10.2~~Cancellation charges'.

If you cancel within the first 14 days of **your policy** or the date **you** received **your** welcome pack, whichever is the later, **we** will give **you** a full refund of any money **you** have paid, unless **we** have carried out work, in which case cancellation charges may apply (see section '~~10.2~~Cancellation charges').

If you cancel after 14 days

We will cancel **your policy** from the date **you** notify **us** and **we** will refund **you** based on full months remaining on the **policy** unless **we** have carried out work. In which case, cancellation charges may apply (see section '~~10.2~~Cancellation charges'). Cancelling **your** payment through **your** bank does not mean that **you** have cancelled **your** agreement with **us**. If **you** stop **your** payment without telling **us**, **we** will try to email **you** to collect the money **you** owe. If **we** do not hear from **you** and **you** do not pay, **we** will cancel **your** agreement no less than 30 days after the date **we** first found out **your** payment had failed.

9.2 Cancellation charges

If **you** cancel the **policy** part way through the current **period of insurance** and **we** have carried out work, there will be no refund of premiums already paid.

In addition **we** can recover any premiums due up to the equivalent value of the annual **policy** premium to cover the cost of any claims **we** have incurred within the **period of insurance**. These charges will not be more than the total annual cost of the **policy**.

If **you** have not made a claim and have paid **your** full annual **policy** premium in advance, **you** will receive a refund based on full months remaining in the **period of insurance**.

9.3 Our cancellation rights

We may cancel **your policy** in the following circumstances:

- If **you** have given **us** false information
- If **you** do not make an agreed payment
- Where there are health, hygiene and safety issues (see section 10.7 in '10. General exclusions')
- **You** do not provide **us** with access to **your home** when required
- **We** are unable to find replacement parts through **our repairers'** network of parts providers
- **Permanent repairs** or improvements **we** tell **you** are required are not completed by **you**

If **we** cancel **your policy** and **you** have not made a claim and have paid **your** full annual **policy** premium in advance, **you** will receive a ~~proportionate~~ refund based on ~~how long is left in the **period of insurance**~~.

10. General exclusions

Your policy does not cover the following:

10.1 Normal day-to-day home maintenance which **you** should carry out on items which gradually wear out over a period of time, or need periodic attention. Some jobs will require **you** to use a skilled tradesman.

10.2 Claims outside the **period of insurance** (the **period of insurance** is shown on the **welcome letter** and does not start until 14 days following the date **your application** for cover was first accepted).

10.3 Pre-existing problems or circumstances known to **you** at the time **you** purchased the **policy** but failed to disclose to **us**.

10.4 **You** will not be covered for reimbursement of costs where **you** have carried out works or incurred costs without notifying **us** in advance and obtaining **our** prior authorisation to proceed.

10.5 Damage to **home** contents.

10.6 Improvements including work to bring **your home** up to current standards or legislative requirements.

10.7 Commencing and/or continuing services where **we** reasonably consider that there is a health and safety risk including: the presence of hazardous materials, infestations caused by hygiene issues or harassment of **our** personnel including verbal or physical abuse. **We** will not start work again until the health and safety risk has been rectified to **our** satisfaction.

10.8 Any loss, damage, liability, cost or expense of any kind caused by delay of parts or resulting from poor or faulty design, workmanship or materials unless caused by **us**.

10.9 Third-party damage/damage from intentional risk taking or deliberate/repetitive acts of damage where preventative actions have not been taken to limit the damage. Where work is undertaken on **your** insured items by a third party, whether or not following **our** advice, which results in damage to that or another part of **your home** as a result of poor workmanship, the repair of any such damage will be excluded from **your policy**.

10.10 **We** will not be responsible for any indirect loss or damage caused to **your home** as a result of a stated **insured event**, including any cleaning needed or damage to fixtures or furniture/appliances for example, damage caused by rain entering **your home**.

10.11 The cost of redecoration.

10.12 Risks normally insured under household or other insurances except and only to the extent specifically stated as being included under **your policy**.

10.13 Any amount payable in respect of an **insured event** where the cost is recoverable under any other form of insurance or maintenance agreement, or which would be recoverable but for the existence of the insurance provided under this **policy**.

10.14 Subsequent claims arising from the same cause or event, when **you** have not taken action that **our repairer** has recommended.

10.15 Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before the **period of insurance** starts or caused deliberately by any **insured person**.

10.16 Bedsits or properties of multiple occupation, holiday lets, residential care homes and nursing homes are excluded.

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

10.18 Any loss, liability, cost or expense of any kind caused directly or indirectly by flooding.

10.19 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.

10.20 Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by:

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

10.21 Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- A sudden unexpected incident
- Oil or water escaping from a fixed oil or fixed water installation, and which was not the result of an intentional act, and, which occurs during any **period of insurance**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

10.22 Failure or malfunction of any supply, system or appliance serving the **home** or any indirect loss or damage arising as a result.

10.23 Any loss, damage, expense or liability, however it has occurred, unless it is stated as a benefit covered under this **policy**.

10.24 Any legal liability or indirect loss or damage arising from the provision of, or any delay in providing the services to which this **policy** relates, unless negligence on **our** part can be demonstrated. **We** will not pay for any indirect losses which result from the incident that caused **you** to claim or from the provision or any delay in providing the services, for example, any loss of income or earnings.

10.25 The replacement of doors, door frames or window frames. However where the security of **your home** is compromised **we** will make it safe with **your** permission, for example by boarding up.

10.26 **We** will not be responsible for sourcing or replacing parts that are no longer available or manufactured. **We** will, however, secure any door or window if this compromises the security of **your home**.

11. How to make a claim

First check the circumstances are covered under this **policy**. In the case of damage or loss caused by a break-in or vandalism, **you** must report the incident to the police and obtain a crime reference number before **you** notify **us** of a claim. If covered under the **policy you** should notify **us** within 48 hours from the point when **you** identified the incident stating your policy number on 0800 077 8367.

If **you** require a security password or have any special needs, please notify **us** at the time of **your** call.

Once the repairs are completed to **your** satisfaction, simply sign the completed **repairer** works order and **we** will settle the claim within the **policy** limits with the **repairer** directly. All repair costs must be authorised by **us** before they are carried out (see section '6. What we will pay').

Whilst every effort is made to obtain the necessary parts required to complete the repair there could be instances where delays are outside **our** control (see section '8.8 Delay/parts delay').

12. How to make a complaint

We will always aim to do **our** best, but unfortunately there may be times when things go wrong. If **you** have a complaint about any part of **your** Windows, Locks, Roof & Pest Cover please telephone **us** on 01737 815913* or email **us** at:

homeemergencycomplaints
@axa-assistance.co.uk
or write to:

Customer Relations Manager
AXA Assistance (UK) Ltd
The Quadrangle
106-118 Station Road
Redhill
Surrey RH1 1PR

We will try to deal with the matter immediately but if **we** can't, then **we** will keep **you** regularly informed about the progress of **our** investigation. If **you** are unhappy with **our** final response or if **we** have not been able to complete **our** investigation within eight weeks of **our** receiving **your** complaint, **you** can refer the matter to the Financial Ombudsman Service at:

Exchange Tower
Harbour Exchange
London
E14 9SR

Telephone:

0800 023 4567 (for landline users)

Website: www.financial-ombudsman.org.uk

* Lines open 9am–5pm, Monday–Friday.

13. Compensation

Inter Partner Assistance S.A UK Branch is 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

14. Frequently asked questions

1. **Some of my ridge tiles have blown off my roof and I have rain water entering my home. Is this covered under my Windows, Locks, Roof & Pest Cover policy?**

   Yes, this is covered up to a limit of £500 per claim including parts, labour and VAT and the total policy limit is £2,000 including parts, labour and VAT for the period of insurance. If damage looks to exceed the amount covered, you should check your household insurance policy.

2. **How fast will you normally be able to respond if I have an accepted claim under this policy?**

   We normally get to 90% of claims within 24h from the point that the claim has been accepted. However this is not always possible due to circumstances out of our control such as extreme weather conditions. In some cases, particularly where parts are required, subsequent visits may be required.

3. **My window won't shut so I cannot secure the house. Is this covered under my Windows, Locks, Roof & Pest Cover policy?**

   Yes, if the security of your home is compromised because the window will not close properly then you would be able to claim on this policy. If the problem is due to the locking mechanism, we will repair or replace it. If a replacement window is required, this would not be covered but we would offer to make it safe, for example, by boarding it up.

4. **I have lost my house keys and cannot get into my home. Will you send a locksmith under my Windows, Locks, Roof & Pest Cover policy?**

   Yes, we will notify our repairer to gain access to your property and take the appropriate action based on your circumstances.

5. **My flat roof has perished and the felt requires replacing. Will this be covered?**

   No, flat roofs are not covered under this policy.

6. **I have mice in my garage. Does my Windows, Locks, Roof & Pest Cover policy cover the removal of these pests?**

   If the garage is attached to your home, the removal of these pests may be covered under your policy. The removal of pests in your garden or outbuildings is not covered. Refer to the Home definition in section '4. Definitions used in these terms and conditions' for more detail.

7. **Does my policy have a limit?**

   Each claim you make during the twelve month period of cover is limited to £500 per claim including parts, labour and VAT and the total policy limit is £2,000 including parts, labour and VAT for the period of insurance. In addition you and your family are entitled to overnight accommodation for three nights, up to a value of £250 per night, if your home becomes uninhabitable as a result of an event that is covered under your Windows, Locks, Roof and Pest Cover policy.

8. **I've just been into the loft to get Christmas decorations down and have noticed an old wasp nest. Is this covered?**

   If there is no wasp activity at the nest, this isn't considered an infestation and would therefore not be covered. Wasps tend not to reuse an old nest and empty nests are not removed.

9. **My chimney pot/stack has blown off my roof, smashing several tiles. Is this covered?**

   Repairing the damaged roof tiles would be covered, however any repairs to the chimney pot or stack would not be covered and you should check your household insurance policy.

10. **I forced entry into my home because I was locked out and caused damage to the lock. Will I be covered for a repair to my lock under my policy?**

    No, the damage to the lock has been caused by you and is therefore not covered. You would have been covered for a locksmith to come and gain entry for you, often a skilled tradesperson can achieve this without causing damage.

    Next time call us immediately to confirm if you are covered before you attempt entry.

11. **My double glazed kitchen window is smashed as a result of a stone flying from the lawnmower. Is this covered?**

    The double glazed window glass would be covered for replacement, using the nearest equivalent standard replacement glazing.

    In the initial stages we would look to board up and once the double glazed unit has been made to measure, we would then complete a permanent repair.

^ Sept 2021 - Windows Locks Roof Pest

Your Windows, Locks, Roof & Pest Cover

Useful telephone numbers

For claims call us on **0800 077 8367***. Lines open 24 hours, 7 days a week.

For policy changes and cancellations you can email us at home.admin@axa-assistance.co.uk or, call us on **0800 077 8367***.
Lines open 9am–5pm, Monday–Friday excluding bank and public holidays.

Any other enquiries?

To switch your gas and electricity to British Gas, call us on **0333 202 9802***.

For British Gas HomeCare enquiries, call us on **0333 200 8899***.

If you would like this booklet in another format such as in large print, in braille or on audio tape, please email us at home.admin@axa-assistance.co.uk

*We may record calls to improve our service to you. Calls to 0800 numbers are free. Call charges to 03 numbers will cost you no more than 01 or 02 numbers, please check with your phone provider.

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