

# Business Emergency Solutions



# Why you need Business Emergency Solutions?

Our Business Emergency Solutions product is specifically designed to cater for the needs of small businesses. Our policy will help keep you trading following an unforeseen emergency at your business premises. We will arrange suitable help where an emergency exposes your commercial premises or its contents to damage; causes a health and safety risk to anyone using the premise or compromises security.

Your emergency assistance cover will protect your business from costs arising from the following emergencies:

- breakdown of the main heating system
- plumbing and drainage problems
- damage to or failure of your property's locks and windows
- breakage or failure of your customer toilet facility
- loss of the power supply
- lost keys
- vermin infestation within the premises
- removal of a fallen tree or large branch that blocks access to the premises
- removal of fly-tipping waste.

## What we cover

- Contractor's call-out fee
- Cover 24 hours a day, 365 days a year
- Payment of labour costs
- Payment for parts and materials
- Maximum payable per claim of £500

## Why choose ARAG?

ARAG UK is part of ARAG SE, a global leader in legal expenses and assistance insurance which generates annual premium income in excess of €1.8 billion. We recognise that we will only grow by ensuring that we provide responsive products and an excellent service to our customers.

We are committed to providing our Business Emergency Solutions customers with a rapid response and faultless customer service if an emergency seriously affects your business premises.



# Examples of when we can help



## Boiler breakdown

Our insured has a small family take-away business, and on a week day in the middle of winter the insured's boiler which services the business broke down. The business is usually very busy at the weekends and to avoid customers waiting in the cold it needed to be repaired immediately. Our insured contacted us and we immediately appointed a contractor. The contractor attended the same day and ordered the part the next day. The part was fitted to the boiler on the day of delivery and warmth was restored to the customer waiting area.



## Toilet blockage

Our insured's customer toilet unit was blocked and when flushed this caused an overflow. After contacting us a contractor was appointed to clear the blockage using rodding and jetting techniques. The toilet was left fully functional.

## Security

Following a burglary which had left our insured's business with a smashed front window and jeopardising security, they contacted us and we immediately arranged for a contractor to board up the broken window.

*Help is available when you need it most*

## When we cannot help

We promise to respond quickly where help is necessary to prevent or reduce damage to your premises and its contents or to make it safe and secure for trading with customers. However, ARAG Business Emergency Solutions is not a maintenance contract and will not meet the demands and needs of businesses seeking help in a situation that could have been foreseen or, in response to normal wear and tear of facilities or where immediate help is not critical.

The Key Facts table which follows provides the information you need to know before deciding whether to purchase cover. Please read it carefully. If you would like any further information please ask to see a copy of the policy wording which provides full details of our terms and conditions.



# Important information

## Claims procedure

In the event of an emergency:

1. **Please telephone** the number shown in your policy wording (lines are open 24 hours a day, 365 days a year) as soon as possible, providing us with your name, the address of your premises and the nature of the problem.
2. We will record the details and then decide on the best course of action to limit your loss and/or repair the damage. If the incident relates to an emergency covered under this policy, we will instruct a member of our emergency contractor network. Please note that poor weather conditions or remote locations may affect normal standards of service.
3. If the incident is not covered, we can still provide assistance which will be at your own cost. This may also be an event covered by your business or home business insurance policy and we will seek to advise you accordingly.
4. It is important you notify us as soon as possible of any claim, and do not call out your own contractors as we will not pay their costs and it could stop your claim being covered.
5. You must report any major emergency which could result in serious damage to the premises or injury, to the Emergency Services or the company that supplies the service.

6. Your call will be recorded for training and security purposes and will be answered as soon as possible.

## What happens if I change my mind after taking out the policy?

The policy provides you with a 14-day reflection period in which to decide whether you wish to continue. Cancellation is fully explained in condition 6 of the policy wording.

## What happens if the insurer cannot meet its liabilities?

Brit Syndicate 2987 at Lloyd's is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation of up to 90% of the cost of your claim in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk)

# Summary table



The table below shows a summary of cover. For full terms and conditions of the policy, please read the policy wording.

Significant features & benefits	Significant exclusions or limitations	Where found
The insurer will pay emergency costs up to £500 for claims reported during the period of insurance for the Insured events shown below.	<ul style="list-style-type: none"> <li>The claim must be reported to us immediately after you first become aware of the emergency.</li> <li>You always agree to use the contractor chosen by us.</li> </ul>	<p><b>Your policy cover</b></p> <p>2)</p> <p>3)</p>
<p><b>1 Main heating system</b></p> <p>The total failure or complete breakdown of the main heating system (including a central heating boiler) at your premises.</p>	<ul style="list-style-type: none"> <li>A central heating boiler will only be covered if it has been serviced within the last 12 months prior to a breakdown.</li> <li>A main heating system which is more than 15 years old.</li> <li>LPG fuelled, oil fired, warm air and solar systems or boilers with an output over 60Kw hr.</li> </ul>	<p><b>Meaning of words &amp; terms</b></p> <p><b>Central Heating Boiler</b></p> <p>6)</p> <p>7)</p>
<p><b>2 Plumbing &amp; drainage</b></p> <p>The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system likely to cause damage to your premises or contents.</p>	Blockage of supply or waste pipes due to freezing weather conditions.	<p><b>What is not insured by this policy</b></p> <p>20)</p>
<p><b>3 Security</b></p> <p>Damage to or failure of external doors, windows or locks which compromises the security of your premises.</p>		
<p><b>4 Toilet unit</b></p> <p>Breakage to or mechanical failure of the toilet bowl or cistern resulting in the loss of function where the toilet is for customer use.</p>		
<p><b>5 Power supply</b></p> <p>The failure of the electricity or gas supply at your premises.</p>	The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply.	<p><b>What is not insured by this policy</b></p> <p>9)</p>
<p><b>6 Lost keys</b></p> <p>The loss of the only available keys, if you cannot replace them, to gain access to your premises.</p>	Damage caused by gaining access to your premises.	<p><b>What is not insured by this policy</b></p> <p>8b)</p>

Significant features & benefits	Significant exclusions or limitations	Where found
<b>7 Vermin infestation</b> Vermin causing damage inside your premises or a health risk to anyone using your premises.		
<b>8 Fallen tree</b> A fallen tree or branches that block access to your premises.	Cover only applies to the main entrance.	<b>Insured events</b> 8.
<b>9 Fly-tipping</b> Dumping of waste materials within the grounds of your premises.	You are unable to remove the waste materials manually.	<b>Insured events</b> 9.
	Any claim: <ul style="list-style-type: none"> <li>• where costs have been incurred before we accept a claim</li> <li>• where there is no one at your premises when the contractor arrives</li> <li>• involving a pre-existing problem</li> <li>• arising from any wilful or negligent act or faulty workmanship (including any attempted repair or DIY)</li> <li>• for making permanent repairs once the emergency situation has been resolved</li> <li>• for damage that is caused by finding the cause of your claim and making the repair</li> <li>• arising out of the failure to maintain any system or equipment or the replacement of parts that gradually suffers wear and tear over time</li> <li>• relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks</li> </ul>	<b>What is not insured by this policy</b> 1) 3) 4) 5) 8) 8b) 10) 12)
	Business Emergency Solutions is available for business premises located in the United Kingdom, Channel Islands and the Isle of Man.	<b>Meaning of words &amp; terms Premises</b>

# How we handle complaints

## Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, please contact us using the number you rang to report your claim. If in the course of those discussions it becomes clear that the matter has not been resolved to your satisfaction, details of your complaint will be passed to our Customer Relations Department, where we will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint.

Alternatively, you can contact our Customer Relations Department directly; we can be reached in the following ways:



**0117 917 1561** (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).



**customerrelations@arag.co.uk**



**ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN**

## Step 2

Should you remain dissatisfied you can pursue your complaint further with Lloyd's. They can be reached in the following ways:



**0207 327 5693, Fax: 0207 327 5225**



**complaints@lloyds.com, Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)**



**Lloyd's, One Lime Street, London EC3M 7HA**

## Step 3

If Lloyd's is not able to resolve the complaint to your satisfaction, then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. From the 1 April 2019 the FOS will normally deal with complaints from small business with an annual turnover of less than £6.5million and which either; have up to 50 employees, or a balance sheet threshold of £5million. They can be contacted at



**0800 0234 567 or 0300 123 9123**



**complaint.info@financial-ombudsman.org.uk**



**Financial Ombudsman Service, Exchange Tower, London, E14 9SR**

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369. ARAG plc is authorised to administer this insurance on behalf of the insurer Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof). Brit Syndicates Limited, the managing agent for Brit Syndicate 2987 at Lloyd's, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768 (freephone), or 0300 500 8082.

ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

**[www.arag.co.uk](http://www.arag.co.uk)**