

# Sainsbury's Bank



## Home Insurance Additional Products

MY POLICY NUMBER IS:

# Welcome to Sainsbury's Home Insurance – Additional Products

**Thank you for choosing Sainsbury's Bank. We want to ensure you have home insurance cover that's clear and easy to understand, and to give you peace of mind when it comes to looking after your home.**

Subject to **your** rights to cancel, the additional products outlined in this booklet will remain in force for the duration of **your** Sainsbury's Bank **Home** Insurance as shown in **your Policy Schedule**.

The details of **your** insurance will depend on which cover and options you've chosen. Please check **your Policy Schedule** to see which covers apply to **you**.

Sainsbury's **Home** Insurance and the add-on products detailed in this **policy** booklet are arranged by Sainsbury's Bank with the **insurer** named in **your Policy Schedule**.

The **insurer** provides **your** insurance and has agreed to insure **you** subject to the terms, conditions and exclusions contained in this **policy** booklet. They cover **you** for liability, loss or damage that may occur during the **period of insurance** that you've paid or agreed to pay the premium for.

You'll need to read this Additional Products **Policy** Booklet along with **your Policy Schedule, Statement of Fact, About our Insurance** document and **your Home Insurance Policy** Booklet. Together they give **you** full details of **your** cover.



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# Contents

## **Summary**

- 4 Summary of important information about additional products

## **Section 1: Provided by Collinson Insurance**

- 5 Status
- 6 What words mean
- 7 Product a) Key Cover
- 10 Product b) Home Emergency Cover

## **Section 2: Family Legal Protection provided by RAC**

- 18 Status
- 19 What words mean
- 20 Family Legal Protection cover
- 24 General Exclusions

## **28 Renewal Terms**

## **29 Cancellation Terms**

## **31 Complaints and Customer Service**

## **33 Data Protection**

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# Summary of important information about additional products

## Our relationship with you and your insurer

Please note that Sainsbury's Bank **Home Insurance** is arranged by Sainsbury's Bank with the **insurer** named in **your Policy Schedule**.

**Our** service includes arranging **your** insurance cover on **your** behalf with insurers to meet **your** requirements and helping **you** with any changes **you** need to make. **We** will also arrange the cancellation of **your policy**.

We've supplied this Agreement and other information to **you** in English and we'll continue to communicate with **you** in English.

We've not given **you** a personal recommendation as to whether this **policy** is suitable for **your** specific needs.

This contract of insurance is between **you** and **your insurer**. Nobody else has any rights they can enforce under this contract. Sainsbury's Bank acts to help in the administration and performance of the insurance contract.

## What you have to pay for our services

As well as the insurance premium which **you** have to pay **us**, **we** may also charge fees for administering **your** insurance; these are listed on **your** About **our** Insurance Services document.

If **you** make changes to **your policy** during the **period of insurance**, **we** may charge **you** additional fees and/or an additional premium may be due.

## Authorisation

Sainsbury's Bank plc, Registered Office: 33 Holborn, London EC1N 2HT (registered in England and Wales, no. 3279730) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Sainsbury's Supermarkets Ltd is an appointed representative of Sainsbury's Bank plc.

Our FCA registered number is 184514.

You can check our registration on the FCA's register by visiting their website [fca.org.uk/register](https://www.fca.org.uk/register)

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# Products

## Section 1: Provided by Collinson Insurance

**Key cover and Home emergency cover has been provided for Sainsbury's Bank customers by Collinson Insurance**

### Status

Sainsbury's Bank plc, Registered Office: 33 Holborn, London EC1N 2HT (registered in England and Wales, no. 3279730) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (registered number 184514) and the Prudential Regulation Authority. Sainsbury's Supermarkets Ltd is an appointed representative of Sainsbury's Bank plc.

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and Prudential Regulatory Authority under firm reference number 202846.

**We** and **you** have a choice about which law applies to **our** relationship with each other and the **policy you** have entered into. By entering into this **policy you** agree that **your** dealings with **us** before and after **you** take out **your policy** (including any non-contractual disputes or claims) and the terms of this **policy** will be governed by Scots law if **your** address is in Scotland when the **policy** is concluded, the laws of Northern Ireland if **your** address is in Northern Ireland when the **policy** is concluded, otherwise all dealings with **us** and the terms of this **policy** will be governed by the laws of England and Wales.

The courts of either England and Wales, Scotland or Northern Ireland (depending on **your** address at the time this **policy** is concluded) will have exclusive jurisdiction to settle any disputes or claims arising out of or in connection with it.



## What words mean

The following defined words will carry the same meaning wherever they are shown in **bold** throughout section 1 of this booklet. The terms **we**, **us**, **our**, **you** and **your** also have a defined meaning listed here, but are not highlighted in **bold** throughout the **policy**.

### Period of cover

The duration this cover applies for, as stated on **your Policy Schedule**.

### Territorial limits

**United Kingdom**, which is Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

### Insurer/We/us/our

Collinson Insurance

### You/Your/Yourself

The person(s) named as insured in **your Policy Schedule**.

### Excess(es)

The **excess** is the amount **you** must pay towards any claim; this can include both compulsory and voluntary **excesses** in which case the **insurer** will add them together.

### Start Date

The date **your** cover starts under this **policy** shown in **your Policy Schedule**.

### Policy Schedule

The latest **Policy Schedule** the **insurer** has issued to **you**. This gives details of the **period of insurance**, the sections of the **policy** wording that apply, the premium, **your home** which is insured and details of any **excesses** and endorsements.

### Statement of Fact

The form that shows the information that **you** gave **us**, including information given on **your** behalf and verbal information **you** gave prior to commencement of the **policy**.

### Policy

The documents consisting of this wording, endorsements, the About **our Home** Insurance Service, the **Statement of Fact** and the **Policy Schedule** identified by the same **policy** number.

### Policy Limit

The total amount payable in respect of each insured event (unless otherwise stated) and in total for all insured events in any one year.

### Period of Insurance

The length of time for which the **insurer** will insure **you**. This is shown in the **Policy Schedule**.

### Policyholder

The first person named on the **Policy Schedule**.

### Key(s)

**Your** vehicle, **home** and office **keys** and keycards.

### Locks

The **locks** associated with the **keys**.

### Home

**Your** main and permanent place of residence in the **United Kingdom**, comprising a private dwelling (for example: house, bungalow, maisonette or flat) used for domestic purposes only, excluding any garage (unless attached with direct access to **your** permanent place of residence), garden and/or outbuildings surrounding or next to **your home**.

### United Kingdom/UK

Means England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man.

### Authorised Contractor

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

### Emergency

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

### Emergency Repairs

Work undertaken by an **authorised contractor** to resolve the **emergency** by completing a **temporary repair**.

### Reimbursement Basis

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

### Trace and Access

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

### Permanent repair

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

### Temporary Repair

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

## Key Cover

### Your Demands and Needs

This policy meets the demands and needs of those who wish to insure against expenses associated with locksmith charges, new locks, replacement keys, onward transport costs, vehicle hire or accommodation costs in the event their insured keys are lost, stolen or accidentally damaged.

### Your policy cover

We will assist **you** with the costs associated with **key** and **lock** repair or replacement, including onward transportation as appropriate.

Significant features and benefits	Significant or unusual exclusions or limits
The cost of <b>lock</b> and <b>key</b> replacement and onward transportation in the event of lost, stolen or damaged vehicle (including reprogramming of alarms and immobilisers), <b>home</b> or office <b>keys</b> (including security safe) up to the <b>policy limit</b> .	
The cost of gaining access in the event that <b>your keys</b> are locked in or broken in the <b>lock</b> of <b>your</b> vehicle, <b>home</b> or office and if necessary provide reimbursement for a replacement <b>key</b> or <b>lock</b> up to the <b>policy limit</b> .	Any claim for theft of <b>keys</b> which is not reported to the police and a crime reference number obtained. (Conditions 1)
Up to £75 (inc VAT) per day for up to 3 days for car hire if <b>you</b> are stranded away from <b>home</b> due to theft or loss of <b>your</b> car <b>keys</b> or alternatively reasonable public transport or taxi fares.	Any claims for public transport or taxi fares with no valid receipts or tickets. (Exclusions or Limitations 2)
<b>You</b> can register a claim 24 hour, 365 days a year.	

- > Registering **your** claim does not pre-qualify **your** claim for reimbursement of costs.
- > Please note that **you** will be responsible for all costs in the first instance and the claims administrator will reimburse these costs once **your** claim has been validated.
- > Reimbursement is subject to **you** providing the original invoice(s), receipt(s), any relevant crime reference number and complying with all other terms and conditions of this insurance.
- > All costs outside the terms of this **policy** must be met and paid for by **you**.



## How to make a claim

1. If **you** need to make a claim please check **your policy** to ensure **you** have a valid claim and contact the claims line on **0344 856 2270** as soon as possible.
2. **You** will be asked to explain what has happened, however, **our** claims handlers cannot advise whether **your** claim is valid or guarantee **your** reimbursement.
3. **Our** claims handlers will log all relevant details for **your** claim to be processed, and advise Specialist Claims of **your** claims details, who will assess **your** claim.
4. If **your keys** have been lost/stolen it is important to contact the police and obtain a loss property/crime reference number.
5. It is **your** responsibility to pay and replace the **key** or **lock** upfront, **you** must ensure **you** keep all original invoices and receipts **you** have received.
6. Send the original copy of the invoices/receipts **you've** received to the postal address below, along with the reference number (received from **our** claims handler) and the Loss Property/Crime Reference number (if applicable).
7. **You** will be responsible for any costs over the **total policy limit**.

To make a claim send all receipts/invoices to:

Davies Group,  
Unit 8 Caxton Road,  
Fulwood,  
Preston,  
PR2 9HZ

Alternatively receipts/invoices can be sent to:  
**keyclaims@davies-group.com**

## Features and Benefits

This **policy** provides **you** with up to £1,500 (inc VAT) of cover during the **period of insurance**, in the event that any **keys** are lost, stolen or damaged within the **territorial limits**.

What is covered:

- > If **your keys** are stolen, damaged or lost anywhere in the **UK**, **you** must report this to the claims administrator. All claims for theft must be reported to the police and a crime reference number obtained. Upon validation of **your** claim the claims administrator will reimburse **you** for the cost.
- > If **your keys** are found the claims administrator will contact **you** to discuss the appropriate action.
- > Broken or locked in **keys** – If **your keys** are locked in **your** vehicle, **home** or office or broken in any **lock** denying **you** access to **your** property, **you** must report this event to the claims administrator. Upon validation of **your** claim the claims administrator will reimburse **you** for the cost.
- > Stranded – If **you** are stranded more than 5 miles from **home** by theft, loss or damage of **your keys** and have no access to **your** vehicle the claims administrator will pay £75 per day including VAT for car hire, for up to 3 days. As an alternative, public transport or taxi fares may be payable. The claims administrator must be notified of the circumstances first.
- > **You** can register a claim 24/7, 365 days a year.



- > There is no **excess** payable.
- > **You** can make a claim on this **policy** without affecting **your** 'No Claims Bonus' on **your** other insurance policies.

### Conditions

1. The police must be notified of all stolen **keys** and a crime reference number obtained.
2. All costs for any services rendered must be met by **you** and **you** must forward the original detailed invoice(s), receipt(s) and crime reference number to the claims administrators as soon as possible. Providing **your** claim is within the terms of this **policy** the claims administrator will validate **your** claim and reimburse **your** outlay up to the **policy limits**.
3. Claims for reimbursement of public transport or taxi fares will be assessed individually. For long journeys 15 miles and over, the mode of transport should be a bus or train unless **you** are physically unable to use public transport. For short journeys up to 15 miles, a taxi would be acceptable.
4. All receipts and tickets must be retained; valid receipts will be required to enable reimbursement.
5. **You** must take care to avoid anything which may result in a claim under this **policy**.

### Exclusions or Limitations

The **insurer** won't provide cover in respect of:

1. Any claim for theft of **keys** which is not reported to the police and a crime reference number obtained;
2. Any claims for public transport or taxi fares with no valid receipts or tickets;
3. Any car hire cost not authorised via the claims administrator;
4. Any claims for replacing **locks** when only parts need changing;
5. Any claim for damage to **locks** or **keys** by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually;
6. Any claim for additional or duplicate **keys**;
7. Any claim for loss or damage caused by any act of war, invasion or revolution;
8. **Locks** that are damaged prior to the loss or theft of **keys**;
9. Replacement **locks** or **keys** of a higher standard or specification than those replaced;
10. **We** won't provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

## Home Emergency Cover

**Your policy** gives help in the event of certain **home** emergencies, as outlined on pages 12-15 of this booklet. Which impact the safety and security of **your home**, potentially rendering it uninhabitable.

This **policy** is suitable for someone who wishes to cover an **emergency** caused by specified events when they don't already have relevant insurance cover. It is not designed to replace **your** buildings and contents insurance and won't give help for normal day-to-day **home** maintenance.

### How to make a claim

Please call **us** on **0345 307 4898** as soon as **you** are aware of the **emergency**. Claims under this **policy** can only be made by:

- > **You** or **your** immediate family;
- > Anyone authorised to call on **your** behalf.

**You** may not claim under a new **policy** for the first 14 days unless **you** are renewing an existing **policy**.

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

## What will happen next

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

- > Advise **you** how to protect **yourself** and **your home** immediately;
- > Validate **your policy** and arrange for one of **our authorised contractors** to get in touch with **you** to make an appointment or in certain circumstances, **we** may agree to settle **your** claim on a **reimbursement basis**;
- > **We**, along with **our authorised contractors** under **our** delegated authority, will then manage **your** claim from that point onwards and keep **you** updated throughout **your** claim journey;
- > **We** will organise and pay up to £1000 per claim including VAT for call out, labour parts and materials needed to carry out an **emergency repair**;
- > In the event of **your home** becoming uninhabitable and remaining so because of a covered event, **we** will contribute up to £250 inc VAT towards the cost of **your** (including **your** pets) alternative accommodation including transport, on a **reimbursement basis**;
- > **We** would always recommend that **you** arrange for a **permanent repair** to be completed by a qualified tradesperson as soon as possible, once **we** have carried out an **emergency repair** and contained the **emergency** for **you**, as this may only provide a temporary solution to the problem.

If the **emergency repair** costs more than £1,000:

- > **We** will require **you** to contribute the difference or subject to **our** prior agreement.

Once approved by the claims administrator, **we** would pay **you** up to £1,000 including VAT as a contribution to an **emergency repair** which **you** will **arrange** yourself, taking account of costs already reasonably incurred by **our authorised contractor**, for the initial visit. This will be in full and final settlement of **your** claim.

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

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

- > Excessive demand;
- > Bad weather;
- > Industrial action;
- > Parts availability;
- > Availability of a specialist.

In these circumstances, **you** may, with **our** prior agreement, arrange for **your** own contractor to resolve **your emergency** and **we** will refund the cost of **your** contractor up to £1,000 including VAT.

Please provide a fully itemised invoice or receipt from **your** own contractor to support **your** claim for reimbursement.

**We** will only reimburse the cost of the **emergency repair** applicable under the **policy** and providing that **our** prior consent was obtained.



## Other insurance

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

## Your policy cover

What is covered	What is not covered
<p><b>We</b> will only pay for the <b>emergency repair</b>.  <b>We</b> will not pay for any damage caused by the <b>emergency</b>.            The emergencies listed below are covered under this <b>policy</b>:</p>	<p>There are conditions and exclusions, listed below, which limit the type and value of <b>emergency repairs you</b> can claim for.            Please read them carefully to make sure this cover meets <b>your</b> needs. <b>We</b> don't want <b>you</b> to discover after an <b>emergency</b> has occurred that it's not covered under the <b>policy</b>.            The following incidents are NOT covered under this <b>policy</b>:</p>
<p><b>Plumbing</b></p> <p>An <b>emergency</b> relating to:            The internal hot and cold water pipes between the main internal stopcock and the internal taps;            The cold water storage tank;            Flushing mechanism of a toilet.            A leak from:  <b>Your</b> toilet;            Pipes leading to and from the shower or bath;            Internal section of the overflow pipe;            Central heating water pipes.</p>	<p>Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain;            Replacing external overflows, cylinders, hot and cold water storage tanks, radiators, immersion tanks and sanitary ware including sinks and basins;            Burst or leaking flexible hoses along with breakdown, leak or damage to domestic appliances such as dishwashers and washing machines;            Septic tanks, swimming pools and hot tubs;            Repair to, or replacement of, all pipe work outside the <b>home</b>;            Dealing with temporarily frozen pipes;            Damage resulting from <b>Trace and Access</b>.</p>
<p><b>Drainage</b></p> <p>An <b>emergency</b> relating to the blockage of, or damage to, the waste pipes causing a blockage or a waste water leak.            Below is a list of emergencies that <b>you</b> would be covered for:            Blocked sinks, blocked or leaking waste pipes, along with rainwater drains;            Blocked bath, toilets or external drainage.  <b>You</b> will still be covered if <b>you</b> do have another working toilet or bathing facility;            Blocked or leaking soil vent pipes, provided <b>you</b> are solely responsible for this.</p>	<p>Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of the <b>home</b>);            Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, guttering and downpipes;            Regularly cleaning <b>your</b> drains and any descaling of <b>your</b> drains;            Removing, replacing or repairing any part of the drain which is damaged but does not result in the total blockage of the drain;            Repairing or unblocking drains which are used for commercial purposes;            Making access to drain systems, points of entry (such as manhole covers) if these have been built over;            Drain clearance due to installation faults or misuse of drains such as flushing baby wipes down the drain, grease or cooking oil;            Damage resulting from <b>Trace and Access</b>.</p>

What is covered	What is not covered
<b>Failure of internal electrics</b>	
<p>Failure of <b>your</b> electrics rendering <b>your home</b> uninhabitable. For example: failed wiring to immersion heaters/boilers/bathroom lights.</p>	<p>Failure of burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration systems. Also shower units, replacement of light bulbs and fuses in plugs; Repair to, or replacement of, electrical appliances such as cookers, all electrical wiring and infrastructure outside the <b>home</b>.</p>
<b>Security</b>	
<p>Windows: Broken and cracked windows which result in the <b>home</b> not being secure. <b>We</b> will undertake an <b>emergency repair</b> using boarding or similar material to resolve the immediate security risk.</p>	<p>Fences, outbuildings and detached garages: damage to windows, doors or <b>locks</b>; Double glazing where one pane is broken but the other is intact and the <b>home</b> is therefore secure.</p>
<b>Keys and locks;</b>	
<p>Gaining access to, or securing <b>your home</b> through, an external door where <b>you</b> have no alternative due to: Lost or damaged <b>keys</b>; Stolen <b>keys</b>; Failure of the external locking mechanism to the door; Damage to <b>locks</b> on external doors or windows caused by vandalism, theft or attempted theft where <b>you</b> are unable to secure <b>your home</b>; Replacement of a single set of <b>keys</b> (if this is the only alternative to resolve the <b>emergency</b>).</p>	
<b>Pests</b>	
<p>Removal of rats, mice, wasps and hornets, where evidence of infestation in <b>your home</b> has been found.</p>	<p>Pests found outside <b>your home</b>, such as in detached garages and outbuildings.</p>
<b>Internal gas pipe</b>	
<p>A leak from the internal gas supply pipe in <b>your home</b> between the meter and a gas appliance. <b>We</b> will repair or replace the section of pipe, following the isolation of the gas supply by the National Gas <b>Emergency</b> Service. <b>If you think you have a gas leak, you should immediately call the National Gas Emergency Service on: 0800 111 999.</b></p>	<p>Restoration of gas supply is not included. Please contact <b>your</b> Utility Company who will be able to arrange this for <b>you</b>; Corrosion of the gas supply pipe due to natural wear and tear or methods used to conceal the pipe work, such as under a concrete floor, without adequate protection; Damage resulting from <b>Trace and Access</b>.</p>

**What is covered****What is not covered****Boiler and Heating system**

Complete failure or breakdown of **your** primary heating/hot water system, resulting in no hot water and/or heating.

**We** will also cover **you** for:

A loss of water pressure within a boiler due to a fault;  
A water leak from the boiler/heating system.

Included:

Domestic gas boiler within **your home**, the output of which does not exceed 60 kW. This also includes boiler isolating valve, along with all manufacturer's fitted components within the boiler – together with the pump, motorised valves, thermostat, radiator, timer, temperature pressure controls and the primary flue;

Claims related to other forms of primary heating in **your home** or fuels used such as oil, LPG, solid fuel, electric boilers, may be settled on a **reimbursement basis** if an **authorised contractor** is not available at the time in **your** local area.

Commercial boilers or heating systems with an output of over 60 kW;

Any heating system which isn't wholly situated within **your home** or is shared with neighbouring dwellings;

Descaling and any work arising from hard water scale deposits (including power flushing) or from damage caused by hard water or sludge resulting from corrosion.

Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation;

Thermostatic valves;

Replacement of any equipment added to the standard heating system such as a Magnaclean or similar device;

Adjustments to the timing and temperature controls, or replacement of controls which can be manually operated safely, including relighting the pilot light/flame;

Any costs for the repair of **your** heating system which is covered by a manufacturer, supplier, installer or repairer guarantee or warranty;

Boilers which are still working, but **you** suspect may be about to break down (e.g. where a noise has developed) or where the fault is not apparent to **our authorised contractor**;

Any routine maintenance, cleaning and servicing, as well as repairs that require a power flush of **your** boiler or main heating system;

Any repair or replacement of under floor heating systems, warm air units, solar, air or ground source heat pumps.



What is covered	What is not covered
<b>Boiler and heating system – Beyond economical repair</b>	
<p><b>Your</b> boiler/hot water system may be deemed beyond economical repair (BER) by <b>our authorised contractor</b> if:</p> <p>The total cost of parts to repair it (including VAT) exceeds 85% of the manufacturer's current retail price of: the same or equivalent model of <b>your</b> boiler bought as new; or, if this is not available, a new boiler of the same or similar make, model and output as <b>your</b> boiler</p> <p>where the average current retail price of parts required to complete the repair is based on the cost of such parts obtained through <b>our</b> nominated <b>UK</b> Suppliers.</p> <p>If <b>your</b> boiler/hot water system is deemed beyond economical repair (BER) by <b>our authorised contractor</b>, <b>we</b> will pay <b>you</b> £500 towards buying a replacement boiler or heating system. <b>You</b> may claim the contribution on a <b>reimbursement basis</b> by providing a copy of <b>your</b> receipt for purchase of the new boiler or heating system within 90 days of <b>our</b> attendance at <b>your home</b> or of <b>your</b> purchase of a new boiler or heating system.</p>	<p>Any fault arising due to sludge/scale/rust/debris within the primary heating system or damage caused by any other chemical composition of the water, e.g. if <b>you</b> reside in a hard water area (as per the local water authority);</p> <p>Repair/replacement of convector heaters, inhibitors, water tanks, radiators, radiator valves and hot water cylinders;</p> <p>Repair to, or replacement of, gas appliances such as cookers;</p> <p>Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been properly maintained in accordance with manufacturers' instructions;</p> <p>Repair or replacement of the flue due to wear and tear;</p> <p>Any adaptations made to the property which don't comply with the regulations applicable at the time.</p>
<b>Temporary heating</b>	
<p>If <b>you</b> have no heating and a part needs to be ordered following the engineer's first visit, or if <b>we</b> are unable to repair the boiler/heating system, <b>you</b> have the option to buy heaters up to a value of £50 inc VAT on a <b>reimbursement basis</b>.</p>	
<p>Alternatively <b>we</b> can deliver two temporary heaters to <b>your home</b> where available. These heaters are yours to keep.</p>	

- from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of **any** explosive nuclear assembly or its nuclear component;
- > Any loss or damage arising from structural problems as a result of any form of subsidence, landslip, heave, bedding down of new structures, demolition, alterations to **your home** or the use of defective products;
  - > Any repair costs which are covered by a manufacturer, supplier, installer or repairer guarantee or warranty;
  - > This insurance doesn't cover normal day-to-day maintenance at **your home** that **you** should carry out. Nor does it pay for replacing items that wear out over a period of time, or replacement of parts on a like-for-like basis where the replacement is necessary to resolve the immediate **emergency**;
  - > If **you** have been advised of remedial work, which **you** cannot prove has been carried out by a recognised and competent contractor on their previous visits or by a recognised third party authority, such as **your** local water authority, utility company or boiler manufacturer;
  - > No costs for repairs, parts or services are payable under this insurance unless **we** have been notified by **you** or a person calling on **your** behalf through the 24 hour claims helpline, and **we** have approved a contractor in advance;
  - > Cost of **Trace and Access** to locate the source of the **emergency**;
  - > Any boiler inspections or any other **emergency repairs** where asbestos may be disturbed;
  - > The removal of asbestos;
  - > Damage resulting from **Trace and Access**;
  - > When **we** make a repair **we** will leave **your home** safe and habitable but **we** will not be responsible for reinstating it to its original condition;
  - > Where health and safety regulations or a risk assessment that has been carried out prevent **our authorised contractors** being able to attend to the **emergency** or carry out work in **your home**;
  - > **We** won't provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.



## Recovering claims costs

- > If **we** think someone else is at fault for a claim that **we** pay, **we** may follow up that claim in the name of anyone claiming cover under this **policy** to get back the payments that **we** make.
- > Anyone making a claim under this **policy** must give **us** any help and information that **we** need.

## Parts availability

- > Availability of parts is an important factor in providing **emergency repairs**. If **our** engineer does not carry the spare parts needed on the day of **your** appointment, **we** will do all **we** reasonably can to find and install parts from **our approved suppliers**. **We** may use new parts or parts that have been reconditioned by the manufacturer or approved third parties.
- > **We** may not replace parts on a like-for-like basis but will provide an alternative suitable for containing the **emergency**. However, there may be times when replacement parts are delayed because of circumstances beyond **our** control.
- > In these cases **we** will not be able to avoid delays in repair; **we** will keep **you** informed throughout **your** claim.
- > There may also be occasions where parts are no longer available. In these situations **we** will make sure **your home** is safe and, if required, **we** will arrange for **you** to receive a quotation for a suitable replacement item at **your** cost.

## Exclusions and Limitations

**We** won't cover the following:

- > A repair if **you** are aggressive towards **our authorised contractors** or staff or impede or prevent access to **your home** at reasonable times to complete the repair;
- > Loss or damage arising from emergencies which were known to **you** before the **start date** of this **policy**;
- > Any loss where **you** did not contact **us** to arrange repairs;
- > Disconnection or failure of mains services by a utility company or any equipment or services which are the responsibility of the utility company;
- > Any **emergency** in a **home** that has been unoccupied for more than 30 consecutive days;
- > Any defect, damage or failure caused by:
  - Any defect, damage or breakdown directly caused by third party interference, (unless carried out by **our authorised contractor**) including attempted repairs or modifications which do not meet recognised industry standards;
  - **You** or **your** contractor's malicious or willful action, misuse or negligence;
- > Any loss or damage arising as a consequence of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance; ionising radiation or contamination by radioactivity

## How You can access Your information and correct anything which is wrong

**You** have the right to request a copy of the information that **We** hold about **You**. If **You** would like a copy of some or all of **Your** personal information please contact **Us** by email or letter as shown below:

Email address:

data.protection@collinsongroup.com

Postal Address: 3 More London Riverside,  
London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **We** may either make a reasonable charge for this service, or refuse to give **You** this information if **Your** request is clearly unjustified or excessive.

**We** want to make sure that **Your** personal information is accurate and up to date. **You** may ask **Us** to correct or remove information **You** think is inaccurate.

If **You** wish to make a complaint about the use of **Your** personal information, please contact **Our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at [ico.org.uk](http://ico.org.uk)

## Consumer Insurance Act

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **Us** of any changes to the answers

**You** have given as soon as possible. Failure to advise **Us** of a change to **Your** answers may mean that **Your policy** is invalid and that it does not operate in the event of a **claim**.

## Fraudulent or Unfounded Claims

If any **claim** under this **policy** is in any respect fraudulent or unfounded, all benefit paid and/or payable in relation to that fraudulent **claim** shall be forfeited and (if appropriate) recoverable.

**We** shall not be liable to **You** in respect of a relevant **claim** occurring after the time of the fraudulent act.

For the avoidance of doubt, the rights and obligations of the parties to the contract with respect to claims occurring before the time of the fraudulent act are unaffected; and

- > **We** need not return any premiums paid.
- > may share information about the circumstances with other organisations, public bodies and authorities, and other law enforcement agencies for criminal investigation.
- > nothing in these clauses is intended to vary the position under the Consumer Insurance Act.

## How We use the information about You

As a data controller, **We** collect and process information about **You** so that **We** can provide **You** with the products and services **You** have requested. **We** also receive personal information from **Your** agent on a regular basis while **Your** policy is still live. This will include **Your** name, address, risk details and other information which is necessary for **Us** to:

- > meet **Our** contractual obligations to **You**;
- > issue **You** this insurance **policy**;
- > deal with any claims or requests for assistance that **You** may have;
- > service **Your policy** (including claims and **policy** administration, payments and other transactions); and,
- > detect, investigate and prevent activities which may be illegal or could result in **Your policy** being cancelled or treated as if it never existed.

In order to administer **Your policy** and deal with any claims, **Your** information may be shared with trusted third parties. This will include members of The Collinson Group, **third party** administrators, contractors, investigators, crime prevention, debt collection organisations and claims management companies where they provide administration and management support on **Our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **We** will have strict contractual terms in place to make sure that **Your** information remains safe and secure.

**We** will not share **Your** information with anyone else unless **You** agree to this, or **We** are required to do this by **Our** regulators (e.g. the Financial Conduct Authority) or other authorities.

## Processing Your data

**Your** data will generally be processed on the basis that it is:

- > necessary for the performance of the contract that **We** have with **You**;
- > is in the public or **Your** vital interest: or
- > for **Our** legitimate business interests.
- > if **We** are unable to rely on the above, **We** will ask for **Your** consent to process **Your** data.

## How We store and protect Your information

All personal information collected by **Us** is stored on secure servers which are either in the United Kingdom or European Union.

**We** will need to keep and process **Your** personal information during the **Period of Insurance** and after this time so that **We** can meet **Our** regulatory obligations or to deal with any reasonable requests from **Our** regulators and other authorities.

**We** also have security measures in place in **Our** offices to protect the information that **You** have given **Us**. The personal information **We** have collected from **You** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **You** could be refused certain services, finance, or employment. Further details of how **Your** information will be used by **Us** and these fraud prevention agencies and databases, and **Your** data protection rights, can be found by visiting [cifas.org.uk/fpn](http://cifas.org.uk/fpn) and [insurancefraudbureau.org/privacy-policy](http://insurancefraudbureau.org/privacy-policy)

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# Products

## Section 2: Family Legal Protection provided by RAC

### Status

Sainsbury's Bank plc, Registered Office: 33 Holborn, London EC1N 2HT (registered in England and Wales, no. 3279730) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (registered number 184514) and the Prudential Regulation Authority. Sainsbury's Supermarkets Ltd is an appointed representative of Sainsbury's Bank plc.

Section 2 of this **policy** booklet gives information about Family Legal Protection. Family Legal Protection is provided by RAC Insurance Ltd (Registered Office: RAC House, Brockhurst Crescent, Walsall WS5 4AW. Registered No. 2355834) acting through RAC Legal Services of Great Park Road, Bradley Stoke, Bristol BS32 4QN. RAC Legal Services is a division of RAC Motoring Services (Registered Office: RAC House, Brockhurst Crescent, Walsall WS5 4AW. Registered No. 01424399). RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**We** and **you** have a choice about which law applies to **our** relationship with each other and the **policy** **you** have entered into. By entering into this **policy** **you** agree that **your** dealings with **us** before and after **you** take out **your policy** (including any non-contractual disputes or claims) and the terms of this **policy** will be governed by Scots law if **your** address is in Scotland when the **policy** is concluded, the laws of Northern Ireland if **your** address is in Northern Ireland when the **policy** is concluded, otherwise all dealings with **us** and the terms of this **policy** will be governed by the laws of England and Wales.

The courts of either England and Wales, Scotland or Northern Ireland (depending on **your** address at the time this **policy** is concluded) will have exclusive jurisdiction to settle any disputes or claims arising out of or in connection with it.

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## What words mean

The following defined words will carry the same meaning wherever they are shown in **bold** throughout section 2 of this booklet. The terms **we**, **us**, **our**, **you** and **your** also have a defined meaning listed here, but are not highlighted in **bold** throughout the **policy**.

### Adviser

**Us** or the solicitors or other qualified experts appointed by **us** to act for **you** provided that they agree;

1. To try to recover all **legal costs** from the other party;
2. Not to submit any claim for **legal costs** until the end of the case; and;
3. To keep **us** informed, in writing of the progress of legal proceedings

### Home

The private residence shown in **your Policy Schedule**.

### Legal Action(s)

The pursuit or defence of civil legal cases for damages and/or injunctions, specific performance; or the defence of criminal prosecutions to do with **your** employment, or **your** vehicle's identity.

### Legal claim

An incident, or the first of a series of incidents which **we** accept as falling within the terms of this Family Legal Protection **policy**.

### Legal Costs

1. The reasonable, proportionate and properly incurred fees, expenses, costs and disbursements incurred by **you** and agreed by **us** in pursuing or defending a claim; and/or;
2. The reasonable costs of a third party for which **you** are ordered to pay by the court or are agreed by **us** and which are incurred in connection with **legal action(s)**

### Period of cover

The duration this cover applies for, as stated on **your Policy Schedule**.

### Policy

The documents consisting of this wording, endorsements, the About **our Home** Insurance Service, the **Statement of Fact** and the **Policy Schedule** identified by the same **policy** number.

### Policy Schedule

The latest **Policy Schedule** the **insurer** has issued to **you**. This gives details of the **period of insurance**, the sections of the **policy** wording that apply, the premium, **your home** which is insured and details of any **excesses** and endorsements.

### Standard Terms of Appointment

The contract which **we** will require the **adviser** to enter into with **us** if the **adviser** is not chosen by **us**. This contract sets out the amounts **we** will pay the **adviser** under **your policy** and their responsibilities to report to **us** at various stages of the claim. A copy of these terms can be requested by contacting **us**.

### Start Date

The date **your** cover starts under this **policy** shown in **your Policy Schedule**.

### United Kingdom

Means England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man.

### We/us/our

RAC Insurance Limited or any person employed or engaged to provide services on its behalf.

### You/Your/Yourself

The person(s) named as insured in **your Policy Schedule** and **any members of your family permanently residing at your home**.

## Family Legal Protection

**Your** Family Legal Protection is provided by RAC Insurance Ltd (Registered Office: RAC House, Brockhurst Crescent, Walsall WS5 4AW. Registered No. 2355834) acting through RAC Legal Services of Great Park Road, Bradley Stoke, Bristol BS32 4QN. RAC Legal Services is a division of RAC Motoring Services (Registered Office: RAC House, Brockhurst Crescent, Walsall WS5 4AW. Registered No. 01424399). RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

### 24/7 Legal Advice Helpline

**We** will provide a Legal Advice Helpline service, open 24 hours a day, 365 days a year. Just call **us** on **0330 1598685**. **We** will give **you** initial advice on personal legal matters within the **UK**. **We** will tell **you** what **your** legal rights are, which options are available to **you** and how best to implement them. **We** will let **you** know if **you** need a lawyer.

Please let **us** know as soon as possible if **you** think **you** may need to make a **legal claim**. If **you** do not, this may prejudice **your legal claim** and may mean **we** are unable to cover **you**. Just call **our** Legal Advice Helpline for help and advice. For **our** joint protection telephone calls may be recorded and/or monitored.

If **you** need a lawyer or accountant to act for **you** and **your** problem is covered under this insurance, the Legal Advice Helpline may ask **you** to complete and submit a claim form.

If **your** dispute is not covered under this **policy** an **adviser** may be able to offer **you** assistance under a private funding arrangement.

### What is not covered

- > Advice on business/commercial matters (including landlords), immigration or judicial review; or
- > Advice where in **our** reasonable opinion **we** have already given **you** the options available.

## Your Family Legal Protection Cover

If **your** claim is accepted under this insurance **we** will appoint the **adviser**. **You** may choose **your** own if it becomes necessary to start court proceedings, or if there is a conflict of interest. If **you** wish to do this, please tell **us** their name and address so **we** can consider **your** request. **Your** suggested **adviser** must agree to **our Standard Terms of Appointment**. If for any reason **we** cannot agree to **your** suggested **adviser**, **we** will ask the Law Society of England and Wales (or similar body) to name one.

**We** may withdraw cover if at any point **your legal claim** has less than a 51% chance of succeeding.

All **legal claims** must occur within the **United Kingdom** and during the **period of cover**.

The maximum payable in respect of a **legal claim** is £50,000.

## What is covered

## What is not covered

## A – Consumer Issues

If **you** have entered into a contract for the sale of **your** personal goods or for the purchase or rental of goods or services for **your** private use and this contract is breached **we** will;

- > Provide **you** with help and advice (under the Legal Advice Helpline). **You** must call **our** helpline straight away, as **we** will not be able to cover **legal costs** that have not been agreed by **us** first;
- > Put **you** in touch with **our adviser** who will assess **your legal claim**; and
- > If **our adviser**, in their reasonable opinion, agrees **your legal claim** has a 51% or greater chance of succeeding, **we** will cover **you** for **legal costs** up to £50,000 per **legal claim**.

- > A contract which was entered into prior to the **start date** of this **policy** unless **you** held equivalent cover with **us** or another **insurer** continuously from the date of the contract;
- > A contract involving a vehicle;
- > A contract involving any government body, local or public authority;
- > A contract involving the sale or purchase of **your home**;
- > A contract involving a financial services provider;
- > A contract involving planning law (whether directly or indirectly);
- > A contract regarding the construction or altering the structure of buildings for **your** own use;
- > A lease, tenancy or licence to use land;
- > A claim with an insurance company or;
- > A dispute for an amount below £300 (including VAT).

## B – Personal Injury including clinical negligence

If **you** suffer injury or death due to an accident, or as a result of clinical negligence following surgery or a clinical or medical procedure, **we** will:

- > Provide **you** with help and advice (under the Legal Advice Helpline). **You** must call **our** helpline straight away, as **we** will not be able to cover **legal costs** that have not been agreed by **us** first;
- > Put **you** in touch with **our adviser** who will assess **your legal claim**; and;
- > If **our adviser**, in their reasonable opinion, agrees **your legal claim** has a 51% or greater chance of succeeding, **we** will cover **you** for **legal costs** up to £50,000 per **legal claim**.

If **your claim** is due to an accident and is accepted, the **adviser** must enter into a Conditional Fee Agreement which waives their own fees if **you** fail to recover the damages that **you** are claiming in the **legal action** in full or in part.

- > Claims where **our adviser** assesses, in their reasonable opinion, that **your** claim would fall under the Small Claims Track of the County Court, or equivalent outside of England and Wales;
- > A claim for stress, psychological or emotional injury unless **you** have also suffered a physical injury;
- > A claim involving a vehicle which **you** owned or were driving;
- > A claim for an accident which was not caused by a specific or sudden incident, or which develops gradually.

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**What is covered**
**What is not covered**
**D – Property Issues**

If **you** suffer nuisance, trespass or physical damage to **your Home we** will;

- > Provide **you** with help and advice (under the Legal Advice Helpline). **You** must call **our** helpline straight away, as **we** will not be able to cover **legal costs** that have not been agreed by **us** first;
- > Put **you** in touch with **our adviser** who will assess **your legal claim**; and;
- > If **our adviser**, in their reasonable opinion, agrees **your legal claim** has a 51% or greater chance of succeeding, **we** will cover **you** for **legal costs** up to £50,000 per **legal claim**.

- > Any claim for nuisance or trespass which started within 30 days from the **start date** of this **policy**, unless **you** held equivalent cover with **us** or another **insurer** from this date;
- > Any claim for damage which occurred prior to the **start date** of this **policy**;
- > Any claim relating to a contract relating to the construction or alteration of a building for **your** own use;
- > Any claim relating to adverse possession;
- > Any claim relating to works undertaken or due to be undertaken by or under the order of any government or public or local authority;
- > Any claim relating to, directly or indirectly, planning law or;
- > Any claim relating to subsidence, heave, landslip, mining or quarrying of land underneath **your home**.

**E – Tax**

If **you** are subject to an HM Revenue and Customs Full Enquiry under section 9A of the Taxes Management Act 1970, into all aspects of **your** personal income tax position **we** will;

- > Provide **you** with help and advice (under the Legal Advice Helpline). **You** must call **our** helpline straight away, as **we** will not be able to cover **legal costs** that have not been agreed by **us** first;
- > Put **you** in touch with **our adviser** who will assess **your legal claim**; and;
- > If **our adviser**, in their reasonable opinion, agrees **your legal claim** is covered by the **policy**, **we** will help **you** to respond and to manage the Enquiry and cover **you** for **legal costs** up to £50,000 per **legal claim**.

**You** must have kept complete, truthful and up to date records and have provided HM Revenue and Customs with all information reasonably required in a timely manner.

- > Any claims which involve allegations of fraud, deliberate misstatement or omissions, including under declaring **your** income;
- > Any claim relating to an Aspect Enquiry into **your** tax return;
- > Any claim relating to **legal costs** incurred in amending a submitted tax return;
- > Any claim where the amount in dispute is less than £250 (including VAT).



## What is covered

## What is not covered

## C – Employment claims – Pursuit and Defence

1. If **you** are an employee, or ex-employee, and experience a breach of **your** rights under:
  - a. **your** contract of employment; and/or
  - b. employment laws;
 and **you** wish to pursue a **legal action** in an Employment Tribunal (or equivalent outside of England and Wales). The breach must not have occurred within 30 days of the **start date** of this cover, unless **you** have held equivalent cover with **us** or another **insurer** since the date of the breach;
- OR
2. If one of the following situations arises from **your** work as an employee;
  - i. **You** are dealing with the police or Health and Safety Executive or other prosecuting agency, prior to being charged with an offence;
  - ii. **You** are being prosecuted in a criminal court;
  - iii. **You** have a **Legal Action** brought against **you** under Article 82 of the General Data Protection Regulation;
  - iv. **You** have a **Legal Action** brought against **you** for unlawful discrimination; or
  - v. **You** are facing a formal investigation or disciplinary hearing brought by a trade association or professional or regulatory body.

**We** will;

- > Provide **you** with help and advice (under the Legal Advice Helpline). **You** must call **our** helpline straight away, as **we** will not be able to cover **legal costs** that have not been agreed by **us** first;
- > Put **you** in touch with **our adviser** who will assess **your legal claim**; and;
- > If **our adviser**, in their reasonable opinion, agrees **your legal claim** has a 51% or greater chance of succeeding, **we** will cover **you** for **legal costs** up to £50,000 per **legal claim**.

- > Any claim which relates only to the **legal costs** of any disciplinary; investigatory or disciplinary procedure connected with **your** employment contract;
- > Any claim for a breach of employment rights which started or continued after the termination of **your** employment;
- > Any claim relating to road traffic offences where **you** did not hold a valid driving licence;
- > Any claim relating to road traffic offences which relate to alcohol or drugs;
- > Any claim where **you** are eligible for Legal Aid or other funding, including from a trade union, employer or other insurance **policy**;
- > Any claim relating to parking offences which will not involve penalty points;
- > Any claim which involves allegations of violence or dishonesty or;
- > Any claim for **legal costs** which are more than **you** could recover under a Defendants Costs Order.

## General Exclusions

Legal claims can be complex and technical.

**You** must follow **our** advice to continue to receive funding from **us**. If **you** do not (for example, **you** go against **our** advice, fail to co-operate with **our** reasonable requests, delay the claim, do not submit **legal costs** to **us** straight away or take any other action that may harm **your** case) **we** may withdraw cover;

- > **We** will not provide cover where the first incident leading to the claim occurred prior to the **start date** of this **policy**, unless specifically allowed under the section of cover;
- > **We** will not provide cover for appeals;
- > **We** will not cover **legal costs** that have not been agreed by **us** in writing or were incurred prior to **us** accepting the **legal claim**;
- > **We** will not provide cover if **we** or Sainsbury's Bank repudiate the insurance **policy** or refuse indemnity;
- > **We** will not provide cover for loss or damage where the loss or damage is covered by another insurance **policy**;
- > **We** will not provide advice or cover for claims against Sainsbury's, the **Adviser** or **us**;
- > **We** will not provide cover for fraudulent or exaggerated claims;
- > **We** will not provide cover to defend a **legal action** which arose because of anything that **you** did recklessly or deliberately;

- > **We** will not provide cover for class actions or test cases;
- > **We** will not provide cover for disputes between **you** and someone who **you** currently or have previously lived with;
- > **We** will not provide cover for claims which arise, directly or indirectly, from **your** business, trade or profession, other than as an employee;
- > **We** will not provide cover for judicial reviews.

## General Conditions

- > Once **you** become aware of an incident which could lead to a claim **you** must notify **us** as soon as reasonably possible, this should be no later than 180 days. **We** will not cover any claim which has been prejudiced as a result of **your** failure to notify **us** early enough;
- > **We** may decide not to issue legal proceedings, but instead pay **you** directly for **your legal claim**, for example, where the **legal costs** are greater than the value of **your legal claim**;
- > **You** must provide **us** with all information, at **your** expense, that **we** reasonably require to assess **your** claim;
- > **You** will need to reimburse any **legal costs** and disbursements paid out under this **policy** if **you** withdraw from legal proceedings without **our** consent;

- > If **your** claim is also covered by another insurance **policy we** will only pay **our** share of the claim even if the other **insurer** refuses the claim;
- > Cover under this **policy** is based on the laws in force at the time that it was written.

## Fraud

If any claim is found to be fraudulent in any way the **policy** may be cancelled with immediate effect from the date of the fraudulent act and no premiums will be returned to **you**. The fraudulent claim will be forfeited and **we** may recover all sums paid to **you** under this claim.

**We** will no longer be liable to **you** in any regard after the fraudulent act.

## Your Data

For the provision of service under Family Legal Protection cover, RAC Motoring Services and RAC Insurance Limited are the data controllers of **your** personal data and are part of RAC Group Limited which is also a data controller. This may include special categories of personal data which will be processed for the establishment, exercise or defence of a legal claim.

RAC Motoring Services and RAC Insurance Limited may share **your** personal data with its service providers and may monitor and record any communications with **you** for quality and compliance reasons. For further information regarding how RAC Motoring Services and RAC Insurance Limited will process **your** personal data and what **your** rights are under the General Data Protection Regulation, please visit [rac.co.uk/privacy-policy](http://rac.co.uk/privacy-policy) or contact the Data Protection Officer by emailing [DPO@rac.co.uk](mailto:DPO@rac.co.uk) or by writing to Legal Customer Care, RAC, Great Park Road, Bradley Stoke, Bristol, BS32 4QN.

## Renewal Terms

As part of Sainsbury's bank commitment to **you**, Sainsbury's Bank will notify **you** in good time before the end of **your policy** term that **your Home** Insurance renewal is due.

Subject to **your** rights to cancel, the additional products outlined in this booklet will remain in force for the duration of **your** Sainsbury's Bank **Home** insurance as shown in **your Policy Schedule**.

Sainsbury's Bank will also review these insurance products on a regular basis so it can continue to deliver value for money and make sure of the best quality. This may from time to time involve changing these products.

Before Sainsbury's Bank renews **your policy**, Sainsbury's Bank may review **your** past claims history. As a result of this review, Sainsbury's Bank may not offer **you** the same type or level of cover at renewal.

### Automatic renewal

If Sainsbury's Bank offers to renew **your policy** automatically, **you** give Sainsbury's Bank permission to do so on the basis of the renewal premium and **policy** conditions, details of which will be sent to **you** before the renewal date. If **you** don't wish Sainsbury's Bank to do this, **you** can call **us** to let **us** know before the renewal date.

Before Sainsbury's Bank renews **your Home** Insurance **Policy** (and additional products), Sainsbury's bank may review **your** past claims history. As a result of this review, Sainsbury's Bank may not offer **you** the same type of level of cover at renewal.

In a small number of cases, Sainsbury's Bank won't automatically renew **your policy**. **You** will be informed of this in **your** notice of renewal, if this is the case. Some of the reasons why **your policy** may not be automatically renewed include:

- > **You** have previously informed Sainsbury's Bank that **you** don't want to automatically renew **your policy**.
- > The underwriter is unable to provide **you** cover for another year.
- > **You** have an outstanding debt on **your** current **policy**.

If **you** don't want to renew **your policy** or wish to opt out of the automatic renewal process, please let **us** know before **your** renewal date. **You** can contact: **0345 266 1660**.

# Cancellation Terms

## Your right to cancel

These cancellation terms apply to each of the products detailed in Sections 1 and 2 of this booklet. If **you** decide that for any reason, this **policy** does not meet **your** insurance needs, **you** have the right to cancel it at any time by contacting Sainsbury's Bank on: 0345 266 1660. Please note if **you** have purchased **our** Home Plus product, Home **Emergency** Cover and Family Legal Protection are standard features and can't be cancelled independently of **your** core **policy**. Please refer to **your policy** booklet for **your** cancellation rights.

## If you have purchased our Home Standard product:

Cancellation Within 14 days of **Start Date**  
If **you** cancel this **policy** before cover is due to start, or if **you** cancel this **policy** within 14 days of its **start date** we will return any premium paid in full, less the fee shown in **your** About **Our** Insurance Services document, unless **you** have made a claim under the **policy**. In these circumstances, the effective date of cancellation will be the date that **you** request the **policy** be cancelled or when the cancellation request is received, whichever is the latter.

Cancellation After 14 days of **Start date**  
**You** have the right to cancel this **policy** after 14 days of taking it out or renewing it, without giving a reason. Unless **you** have made a claim under the **policy**, **you** will receive a pro-rata refund of premium. A fee, as shown in the About **our** Car Insurance Services document, will apply. In these circumstances, the effective date of cancellation will be the date that **you** request the **policy** be cancelled or when the cancellation request is received, whichever is the latter.

Please note that Sainsbury's Bank won't refund any premium if you've made a claim or if one has been made against **you** during the **period of cover**.

Cancellation of **your** Sainsbury's Bank **Home** insurance **policy** will also result in the cancellation of any and all add-on products.

If **you** have purchased Sainsbury's Bank Home Plus Insurance, **you** cannot cancel Home **Emergency** or Family Legal Protection independently of **your** main **policy**.

## Our right to cancel

**Your insurer** and/or Sainsbury's Bank has the right to cancel **your policy** at any time by giving **you** 7 day's notice in writing. **We** or **your insurer** will send a cancellation letter and/or email to the latest address/email address **we** have for **you**. Neither **we** nor **your insurer** will ever cancel **your policy** without a valid reason for doing so. Reasons for cancellation:

- > Where you're required in accordance with the terms of this **policy** booklet to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that affects **our** ability to process **your policy**, a claim, or ability to defend **our** interests.
- > If we're prohibited by law from continuing to provide cover or services to **you** under this **policy**.
- > Where changes to **your** information renders the risk unacceptable to **us**.

- > If **you** refuse to allow **us** reasonable access to **your** property/vehicle etc in order to provide the services **you** have requested under this **policy** or if **you** fail to cooperate with **our** representatives.
- > **You** (or someone on **your** behalf) make or try to make a fraudulent claim under this **policy** or where **you** act in a fraudulent way.
- > Sainsbury's Bank or **your insurer** suspect **you** of fraud. If **your policy** is cancelled on the grounds of fraud, cancellation may be immediate and any premium you've paid may be kept and not refunded. The police may also be informed of the circumstances.
- > **You** fail to co-operate with **our** representatives, use threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers.
- > If **you** otherwise cease to comply with the terms and conditions of this **policy**.

Sainsbury's Bank will send a cancellation letter and/or email to the latest address/email address **we** have for **you** and will set out the reason for cancellation in the letter.

If Sainsbury's Bank or **your insurer** exercise **our** rights to cancel the **policy** under this section, Sainsbury's Bank will refund the premium paid proportionate to the remaining **period of insurance**. Cancellation of **your Home insurance policy** will also result in the cancellation of this product.

Sainsbury's Bank won't refund any premium if you've made a claim or if one has been made against **you** during the **period of cover**.

### Financial Services Compensation Scheme (FSCS)

**We** are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms.



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# Complaints and Customer Service

**There are two different options to consider when lodging a complaint:**

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## Product Sales

If **you** are not satisfied with the way in which any of these additional products were sold to **you**, please contact Sainsbury's Bank in one of the following ways:

Please call the priority number **0800 085 3936**.

If **you** wish to write, then please use the following web form:  
**sainsburysbank.co.uk/contact/contact-getintouch-email**

Or **you** can address a letter to:  
**Freepost Sainsbury's Bank Insurance**  
**PO Box 4996**  
**WORTHING**  
**BN11 9AT**

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## Claims Handling

If you're not satisfied with the handling of **your** claim on any of the additional products featured in this booklet please contact the provider below.

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### Key Cover and Home Emergency Cover

Home Emergency Cover complaints email:  
**customerrelations@collinsonservice.com**

Key Cover complaints email:  
**customer.care@davies-group.com**

If **you** wish to telephone, please call:  
Key Cover: **0344 856 2015**  
Home Emergency Cover: **0345 900 7832**

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### Family Legal Protection

**Legal Customer Care**  
**Great Park Road**  
**Bradley Stoke**  
**Bristol BS32 4QN**

or email:  
**legalcustomercare@rac.co.uk**

If **you** wish to telephone, please call:  
**0330 159 0610**

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**Your insurer** and/or Sainsbury's Bank will attempt to resolve **your** complaint immediately. If this is not possible, **your** complaint will be acknowledged within 5 business days of its receipt. In the unlikely event that **your** complaint has not been resolved within 4 weeks of its receipt, **your insurer** and/or Sainsbury's Bank will write and let **you** know the reasons why and what further action **we** will take.

If the differences between **you** and **your insurer** and/or Sainsbury's Bank cannot be resolved, a final response letter will be issued. Upon its receipt, **you** may refer **your** complaint to the Financial Ombudsman Service which, once contacted, will liaise with **your insurer** and/or Sainsbury's Bank on **your** behalf. The ombudsman will then inform **you** directly of its decision.

For further details, please see the ombudsman website at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If **you** wish to contact the Financial Ombudsman, **you** can:

Write to them at The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

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

Call **0800 023 4567** or **0300 123 9123**.

Visit the Financial Ombudsman Service website:  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If for any reason **your** complaint falls outside of the jurisdiction of the Financial Ombudsman Service then **your insurer** and/or Sainsbury's Bank will still respond to **your** complaint.



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# Data Protection

Please make sure that **you** read this notice carefully, as it contains important information about how Sainsbury's Bank plc or **your insurer** will use personal data and special category data which **we** hold. **You** should show this Data Protection Notice to anyone covered or proposed to be covered under this **policy**.

## Your personal data

For mutual security, calls are recorded and may be monitored for training purposes and to prevent and detect fraud. For the purposes of the General Data Protection Regulation or other relevant data protection legislation, the Data Controllers in relation to the personal data **you** supply are Sainsbury's Bank plc and the **insurer** specified on **your Policy Schedule**.

## How we use your personal information

**We** and the **insurer** will keep any information **you** have provided to **us** confidential. However, **you** agree that **we** may share this information with other companies within the Sainsbury's Group (as detailed in **our Privacy Policy**, which **we** may amend from time to time). Please see **our Privacy Policy** (found on **our** website at [www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy](http://www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy)) for more details about how **we** and Sainsbury's Group will use **your** information.

To understand how **our** providers use **your** information and the legal basis for that use and **your** right to object to those uses, **you** need to contact them directly, alternatively, these will be available on their website.

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# Getting in touch

## Can we help?

To make a change or to talk to us about your policy

Monday to Friday 9am to 5:30pm, closed Saturdays and Sundays.

**0345 266 1660**

## Need to claim?

Our additional products are optional. Please check your Home Insurance Policy Schedule to confirm you're covered.

**Key Cover**

**0344 856 2270**

**Family Legal Protection**

**0330 159 8685**

**Home Emergency**

**0345 307 4898**

Lines are open 24 hours a day, 7 days a week.

Calls are charged at local rates from landlines and mobile.

Calls may be monitored and recorded.

## Special requirements

**We** can provide documents in large print, Braille or on audio.

Please call **our** Customer Care Line on **0345 266 1660** for more information.

**You** can also call **us** via **our** Text Relay service

(Next Generation Text) for general product enquiries.

Please call: **18001 0345 266 1660** to use this service.