



This document is not intended for customer use.

It should be used for the management of the product by ARAG and their Business Partner only.

## Distributor Product Information

# Home Emergency

### Product information

Home Emergency provides assistance following certain insured emergencies, 24 hours a day, 365 days a year.

The product is designed to cover residential premises.

ARAG will arrange and pay for a contractor to:

- Prevent damage or further damage to the customer's home,
- Make it secure, or
- Reduce any health risk to you

Insured emergencies can include issues with:

- Roofing
- Plumbing and drainage
- The main heating system
- Power supply
- Toilet damage
- Insecure doors or windows
- Lost or broken keys
- Pest infestations

The actual cover differs by product and distributor.

The product's approved distribution approach is; as a personal product to be sold alongside Home Insurance as either an optional extra (where the customer pays a premium for the product) or as a mandatory part of a home insurance policy (where the cost of this cover is already included in the main home policy premium).

Home Emergency not recommended to be sold as a standalone product.

### Who can buy this product

The policy can only be sold to customers in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands.

### Roles and Responsibilities

Home Emergency is underwritten by ARAG Legal Expenses Insurance Company Limited and distributed through brokers and corporate partners.

The policy administration is undertaken by distributors.

Sales complaints are handled by the distributor through which the policy was purchased.

Claims handling and the scheduling of emergency assistance is managed by our approved suppliers.

Claims complaints are handled by our approved supplier.

### Target Market

Home Emergency is targeted at customers who own and occupy a residential property in the UK, Northern Ireland, Isle of Man or Channel Islands, and are looking to protect themselves against the costs of having to deal with the immediate impact of a sudden, unexpected event that:

- Might cause damage to their property
- Create a risk to the health or safety of them or their family, or
- Might make their home insecure

The property must be in the UK, Northern Ireland, Isle of Man or Channel Islands.



## Types of customers for whom the product would be unsuitable

The product is not suitable for landlords, tenants or customers looking to cover a second home.

Commercial premises would not be covered.

## Any notable exclusions or circumstances where the product will not respond

The customer must not arrange for a contractor themselves because ARAG won't pay for any work that it hasn't agreed in advance.

The policy will only cover the cost of a temporary repair (or permanent repair if it's no more expensive) up to the policy limit and/or take other action such as isolating a leak or gaining access to the customer's home.

Home Emergency is designed to deal with unexpected emergencies not day to day maintenance, and so the customer must keep their home in a reasonable condition, carry out any inspections or services of fittings in accordance with the manufacturer's instructions and complete any necessary maintenance.

In certain conditions, such as if the weather is bad, the property is in a remote location or parts are unavailable, we may take longer to arrive at the emergency. If providing help would put our contractors in danger, for example carrying out roof repairs in high winds, we will wait until the conditions have improved before sending someone.

Individual policy documents contain specific policy conditions and terms.

## Other information which may be relevant to distributors

### Distributor Value Impacts:

As a distributor we remind you of your responsibility in relation to the Fair Value of the ARAG products that you distribute. Examples of distributor influences on Fair Value include but are not limited to;

- Remuneration – high commission levels or fees may reduce the value of this product for

the customer.

- Duplicate product sales – sales where the customer may have cover elsewhere and is therefore unable to fully utilise the ARAG product would negatively impact value.
- Sales to ineligible customers and sales to customers outside of the product target market would lead to poor value for those customers.
- Ensuring accurate product information and promotion will aid customers' understanding of the product benefits and lead to better awareness and in turn more customers utilising the product. This should be considered both through the sales journey and in any marketing literature and "How to claim" online pages and guides. ARAG provides both training and marketing support material to enable distributors to maximise customer understanding

### Intended Product Value Statement:

The intended product value of Home Emergency is to enable customers access to a contractor in a convenient and cost-effective way when an emergency event occurs in the insured property. Our Fair Value Assessment and Product Review are designed to ensure that this value statement remains true.

### Product Approval Process Overview

ARAG operates a multi gate sign off process for all new products and product changes assessed as significant adaptations.

We have the following areas of accountability:

- The Product Governance Team provide product oversight and are responsible for Product Reviews and Fair Value Assessments
- Technical and Trading Underwriting conduct technical performance reviews which form part of the ARAG Product level Review
- The Product Governance Forum provides approval and oversight for new products, product development, and ongoing approval of existing products via the Product Review Process.

Products will be reviewed at least every 12 months or more frequently if any area of concerns are highlighted.