

Home emergency - Insurance policy

Thank you for choosing this policy.

To make a claim call 0800 633 5088.

This policy provides help for specific **home emergencies** that you don't already have insurance cover for, which have affected the safety and security of **your home**, potentially making it **uninhabitable**. It isn't designed to replace **your** buildings and contents insurance and doesn't provide assistance for day-to-day **home** maintenance.

The **emergencies** this policy provides assistance for are:

- Plumbing and Drainage
- Failure of internal electrics
- Security (i.e. glazing & locks)
- Pests
- Gas supply pipe
- Boiler & heating system
- Roofing.

Please call **us** as soon as **you** are aware of the **emergency**.

Meaning of words

Wherever the following words and phrases appear in bold in this document they'll always have the following meanings.

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.
Covered / insured events	Emergency to essential services in your home listed in the section below headed "What is covered".
Emergency / emergencies	A sudden and unforeseen incident in your home that immediately: <ul style="list-style-type: none"> • exposes you or a third party to a risk to health • creates a risk of loss or damage to your home and/or any of your belongings • makes your home uninhabitable.
Emergency repairs	Work undertaken by an authorised contractor to resolve the emergency by completing a temporary repair .
Home	The house or flat shown on your policy certificate, including garages used for domestic purposes only in the United Kingdom .
Insured / you / your	You , the policyholder, and /or any member of your immediate family normally living at your home .
Period of insurance	One year from the start or renewal date shown on your policy certificate. If a mid-term adjustment has been made, the date on your new policy certificate.
Permanent repair	Repairs and/or work required to put right the fault which caused the emergency on a permanent basis.
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.
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 .
Trace and access	Damage resulting from gaining necessary access to the emergency or reinstating the fabric of your home .
Uninhabitable	The home is not suitable to be lived in due to its condition which poses a significant risk to your health and/or your safety.
United Kingdom	United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands, where it is more likely that your claim will be settled on a reimbursement basis .
We / us / our	Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR and/or its service provider AXA Assistance (UK) Limited, of the same address. AXA Assistance (UK) Limited will arrange for you to receive the Home Emergency services described in this Policy using authorised contractors . We also include Hastings Direct in the Data Protection Act.

Status disclosure

This policy is provided on behalf of Hastings Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA Number 311492). Registered office is at Conquest House, Collington Avenue, Bexhill-on-Sea, East Sussex, TN39 3LW and is registered in England and Wales (no: 03116518).

This policy is underwritten by Inter Partner Assistance SA (IPA) UK Branch which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **us** on request. Inter Partner Assistance SA firm register number is 202664. **You** can check this on the Financial Conduct Authority's Register by visiting www.fca.org.uk/register.

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

Your policy is subject to English Law and **you** and **we** agree to submit to the non-exclusive jurisdiction of the English Courts if there is an unresolved dispute between **us**.

Important information

This document sets out the terms and conditions of **your** cover and it's important **you** read it carefully. The amount of cover **you** hold is also shown in this document.

If **we** make any changes to **your** policy cover limit, they will be confirmed to **you** in writing.

Each section of this document explains what is and isn't covered. There are also general exclusions that apply to all sections of the cover, and there are general conditions that **you** must follow for the policy to cover **your** claim.

How to make a claim

Please call **us** as soon as **you** are aware of the **emergency** by contacting the 24 hour Emergency Helpline on: **0800 633 5088**.

Have as much information as possible to hand including **your** policy number, so **we** can assist **you** as quickly as possible.

What will happen next

Once **you** contact **us**, **we** will:

- Advise **you** how to protect **yourself** and **your home** immediately
- Confirm the **emergency** is covered by **your** policy and either arrange for one of **our authorised contractors** to get in touch to make an appointment or **we** will settle your claim on a **reimbursement basis**
- **We**, along with **our authorised contractors** under **our** delegated authority, will then manage **your** claim and keep **you** updated throughout **your** claim journey
- **We** will organise and pay up to £1,000 per claim including VAT, call out, labour, parts and materials to carry out an **emergency** repair
- If **your home** has become **uninhabitable** due to one of the listed events, **we** will contribute up to £250 inc. VAT towards the cost of **your**, and **your** pets' accommodation, including transport, on a **reimbursement basis**.

Once **we** have carried out an **emergency repair** and contained the **emergency**, **we** strongly recommend **you** arrange a **permanent repair** to be completed by a qualified tradesperson as soon as possible, as **our** repair may only be a temporary solution to the problem.

Claims made under this policy

Claims can only be made by **you**, **your** immediate family, lodger or anyone calling on **your** behalf.

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

- a require **you** to contribute the difference or
- b subject to **our** prior agreement and on receipt of **your** engineer's fully itemised and paid invoice, pay **you** up to £1,000 inc. VAT as a contribution to a repair which **you** have arranged 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. **You** may find this is covered under **your** buildings insurance.

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

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

If this happens, **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 inc. VAT.

Please provide a fully itemised invoice or receipt from **your** own contractor to support **your** claim for reimbursement. If a new boiler or heating system is installed, **you** will also need to provide the make, model, serial number and Gas Council number.

We will only reimburse the cost of the **emergency** repair applicable under the policy.

Other insurance

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

Getting our claims costs back

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 authorised contractor** doesn't have the 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**. There may be times when replacement parts are delayed because of circumstances beyond **our** control. In these cases **we** won't be able to avoid delays in repair and **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.

What your policy covers for you and what isn't covered

What's covered

We will only pay for the **emergency repairs**.

We will not pay for any damage caused by the **emergency**.

The emergencies listed below are covered under this policy:

What isn't covered

There are conditions and exclusions, listed below, which limit the type and value of **emergency repairs you** can claim for.

Read them carefully to make sure this cover fully meets **your** needs. **We** don't want **you** to find an **emergency** isn't covered after it has happened.

The incidents detailed under What isn't covered sections are **NOT** covered under this policy.

PLUMBING

What is covered

An **emergency** 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:

- **Your** toilet
- Pipes leading to and from the shower or bath
- Internal section of the overflow pipe
- Central heating water pipes.

What isn't covered

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 **home**.

Dealing with temporarily frozen pipes.

Damage resulting from gaining necessary access to the **emergency** or reinstating the fabric of **your home** otherwise known as **trace and access**.

DRAINAGE

What is covered

An **emergency** relating to the blockage of, or damage to the waste pipes causing a blockage or a waste water leak.

The **emergencies** you're covered for are:

- Blocked sinks, blocked or leaking waste pipes, along with rainwater drains
- Blocked bath, toilets or external drainage
- **You** will still be covered if **you** have another working toilet or bathing facility
- Blocked or leaking soil vent pipes, provided **you** are solely responsible for this.

What your policy covers for you and what isn't covered- continued

What isn't covered

Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of the **home**).

Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, guttering and downpipes.

Regularly cleaning **your** drains and any descaling of **your** drains.

Removing, replacing or repairing any part of the drain which is damaged but doesn't result in the total blockage of the drain.

Repairing or unblocking drains 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.

FAILURE OF INTERNAL ELECTRICS

What is covered

Complete or partial failure of **your** electrics rendering **your home uninhabitable**. For example: failed wiring to immersion heaters/boilers/bathroom lights.

What isn't covered

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 **home**.

SECURITY

What is covered

Windows

Broken and cracked windows which make the **home** insecure.

We will make an **emergency repair** using boarding or similar material to resolve the immediate security risk.

Locks

Securing **your home** through an external door where **you** have no alternative due to:

- failure of the external locking mechanism to the door
- damage to locks on external doors or windows caused by vandalism, theft or attempted theft where **you** are unable to secure **your home**.

What isn't covered

Windows and locks

Fences, outbuildings and detached garages: damage to windows, doors or locks.

Double glazing where one pane is broken but the other is intact and the **home** is therefore secure.

Replacement keys.

PESTS

What is covered

Removal of rats, mice, wasps and hornets, where evidence of infestation in **your home** has been found.

Cover for wasps and hornets nests extend to the garden.

What isn't covered

Rats and mice found outside **your home**.

INTERNAL GAS PIPE

What is covered

A leak from the internal gas supply pipe in **your home** between the meter and a gas appliance. **We** will repair or replace the section of pipe, following the isolation of the gas supply by the National Gas Emergency Service.

If you think you have a gas leak, call the National Gas Emergency Service on 0800 111 999 immediately

What isn't covered

Restoration of gas supply is not included. Please contact **your** utility company who'll be able to arrange.

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 gaining necessary access to the **emergency** or reinstating the fabric of **your home** otherwise known as **trace and access**.

BOILER AND HEATING SYSTEM

What is covered

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

We will also cover **you** for:

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

Included:

Domestic gas boiler within **your home**, where the output doesn't exceed 70kW. This also includes boiler isolating valve, thermostatic valves along with all manufacturer's fitted components within the boiler including the pump, motorised valves, thermostat, radiator, timer, temperature pressure controls and the primary flue.

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

What isn't covered

Commercial boilers or heating systems with an output over 70kW.

Any heating system which isn't fully situated in **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 caused by corrosion.

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

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 clear 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, air or ground source heat pumps.

BOILER AND HEATING SYSTEM – BEYOND ECONOMICAL REPAIR

What is covered

If **our authorised contractor**, is unable to repair, or it is uneconomical to repair **your** boiler/hot water system, **we** will pay **you** £500 inc. VAT towards buying a replacement boiler or heating system. This can be claimed on a **reimbursement basis** within 90 days of **our** visit to **your home**.

If **we** are unable to repair **your** boiler/hot water system and **you** choose to not replace it, cover under this section will no longer apply.

What isn't covered

Any fault caused by sludge/scale/rust/debris in the primary heating system or damage caused by any other chemical composition of the water e.g. if **you** live in a hard water area (as per the Local Water Authority).

Repair/replacement of convector heaters, inhibitors, water tanks, radiators, radiator valves and hot water cylinders.

Repair to, or replacement of, gas appliances such as cookers.

Any loss or damage caused by a lack of proper maintenance, including that caused by or to a boiler or central heating system which hasn't been properly maintained in accordance with manufacturers' instructions.

Repair or replacement of the flue due to wear and tear.

Any changes made to the property which doesn't comply with the regulations applicable at the time.

TEMPORARY HEATING

If **you** have no heating and a part needs to be ordered following the engineer's first visit, or if **we** can't repair the boiler/heating system, **you** have the option to:

- a. buy heaters up to a value of £50 inc. VAT on a **reimbursement basis**
- b. have **us** deliver two temporary heaters to **your home**. These heaters are **yours** to keep.

ROOFING

What is covered

A sudden or unforeseen **home emergency** relating to **your** roof caused by storm conditions or fallen trees and branches. **We** will make a **temporary repair** using a tarpaulin or similar material to resolve the immediate **home emergency**.

What isn't covered

Water ingress due to poor roof maintenance or wear and tear.

Damage caused to property and/or contents as a result of water ingress.

Thatched, flat, glass, plastic, felt or tarpaulin roofs.

Any loss or damage relating to a **permanent repair** that is, or should be, more specifically insured as part of any other insurance policy.

General exclusions

We will not cover the following:

- 1 A repair if **you** are aggressive towards **our authorised contractors** or staff, or if you delay access to **your home** at reasonable times to complete the repair.
- 2 Loss or damage arising from **emergencies** known to **you** before the start date of this policy.
- 3 Any loss where **you** didn't contact **us** to arrange repairs.
- 4 Disconnection or failure of mains services by a utility company concerned or any equipment or services which are the responsibility of the utility company.
- 5 Any **emergency** in a **home** that has been unoccupied for more than 30 consecutive days.
- 6 Any defect, damage or failure caused by:
 - i) modification or attempted repair to all or any part of **your** property by **you** or **your** own contractor which ends in damage to that or another part of **your** property
 - ii) failure to comply with recognised industry standards
 - iii) **you** or **your** contractor 's malicious or wilful action, misuse or negligence.
- 7 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 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.
- 8 Any loss or damage caused by 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.
- 9 Any repair costs which are covered by a manufacturer, supplier, installer or repairer guarantee or warranty.
- 10 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 needed to fix the immediate **emergency**.
- 11 If **you** have been advised of remedial work, which **you** can't 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.
- 12 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.
- 13 Cost of **trace and access** to locate the source of the **emergency**.
- 14 Any boiler inspections or any other **emergency repairs** where asbestos may be disturbed.
- 15 The removal of asbestos.
- 16 Damage resulting from gaining necessary access to the **emergency** or reinstating the fabric of **your home**. Otherwise known as **trace and access**.
- 17 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.
- 18 Where health and safety regulations or a risk assessment that has been carried out, preventing **our authorised contractors** being able to attend to the **emergency** or carry out work in **your home**.
- 19 **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.

Renewals

Before the end of **your** current Home Emergency Policy, **we** will write to **you** to tell **you** about any changes to what's included in your Home Emergency Insurance Policy or any changes to **our** prices for the next year.

Unless **you** tell **us** when **we** write to **you** that **you** do not want to renew, **we** will automatically renew **your** agreement for another year. If **your** Hastings Home Policy is not automatically renewed **you** will need to confirm **you** wish to renew **your** Hastings Home Policy and **your** agreement will be renewed at the same time.

Cancellations

This section contains important notes about **your** rights, and **our** rights, to cancel this policy. **You** must read these notes carefully. To cancel this cover, please contact Hastings Direct.

Your rights to cancel this policy

You have the right to cancel this policy within 14 days of taking it out or renewing it (or within 14 days of receiving the policy documents or renewal schedule, if later), without giving a reason. This is called the 'cooling-off period'. **You** can also cancel this policy at any time after the initial 14 day period, detailed above, by giving notice to Hastings Direct.

Our rights to cancel your policy

We can give **you** seven days' notice of cancellation if **we** have a valid reason. **We**, or Hastings Direct, can cancel **your** policy at any time by sending you seven days' written notice to the last postal or email address on **our** system, stating why the policy has been cancelled.

Valid reasons may include but are not limited to:

- **You** fail to pay the premiums, or if **you** are paying in installments by direct debit, **you** fail to pay Hastings Direct
- **You** don't keep to the terms and conditions of this policy in any significant way
- **You** don't co-operate with our representatives or advisers
- **You** use threatening or abusive behaviour or language, or intimidate or bully our staff or suppliers in connection with this policy
- **You** refuse to allow reasonable access to **your home** and any information which **we** require in order to provide the services **you've** requested under this policy
- **We** are prevented from providing cover under this policy by law or other reason
- **You** repeatedly, or seriously, break the terms of this policy.

If your policy is cancelled, by you or us:

- At any time, a pro-rata refund of the premium will be given, as long as no claim has been made
- If **you** have made a claim during the insured period, no refund of the premium will be given
- If **you** are paying by installments and a claim has been made, **you** will have to pay the balance of the annual premium.

We can cancel without giving you any notice

If **you** make, or try to make, a fraudulent claim under this policy, or if **we** reasonably suspect fraud, **we** or Hastings Direct, have the right to cancel **your** policy without giving **you** notice and without refunding **your** premium.

If **your** Home Insurance policy to which this cover is attached is cancelled, this policy will also be cancelled at the same time.

Fraud, Misrepresentation and Non-disclosure

If **we** find that **you**, anybody insured by this policy or anyone acting for **you** has:

- Knowingly failed to answer questions correctly, or has misrepresented the answer to questions or any information given, or has manipulated any answers provided to online questions, and these answers would have affected the decision to provide **you** with cover, or the terms and conditions of cover or the premium required
- Misled **us** in any way for the purpose of obtaining insurance, or obtaining more favourable terms, or obtaining a reduced premium or influencing **us** to accept a claim
- Made a fraudulent or false claim in full or in part, misrepresented any answers to questions or any information given in order to influence **us** to accept a claim, exaggerated the amount of the claim or provided false or invalid documents in support of a claim
- Withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void following an allegation or suggestion of fraud by **us** or another insurer, **we** may:
 - Cancel or void **your** policy and all other policies which **you** hold with **us** from the date of the fraud, misrepresentation or non disclosure and retain any premium **you** have paid for the policy
 - Refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs **we** have incurred
 - Amend **your** policy details to record the correct information, collect any additional premium due and charge administration costs.

Complaints procedure

We always aim to do **our** best. However there may be times when **you** aren't happy with **our** services.

If **you** have a complaint about **our** service, **you** can write to **our** Customer Relations Manager at:

Customer Relations – Home Emergency
Inter Partner Assistance SA,
The Quadrangle, 106-118 Station Road,
Redhill, Surrey,
RH1 1PR.

or **you** can phone **us** on: 01737 815 913 or **you** can email **us** at: homeemergencycomplaints@axa-assistance.co.uk

We will deal with **your** dissatisfaction as soon as **we** can and try to reach an amicable resolution.

If **we** are unable to reach a resolution within 8 weeks or if **you** are not happy with **our** resolution, **you** may have the right to refer the matter to the Financial Ombudsman Service, within 6 months of the date of the final response, by writing to:

Financial Ombudsman Service, Exchange Tower, London E14 9SR.
Telephone: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
Website:

Following the complaints procedure does not affect **your** legal rights.

Details on how to take **your** complaint to the Financial Ombudsman Service can also be found on the Online Dispute Resolution (ODR) platform http://ec.europa.eu/consumers/odr/index_en.htm, which has been set up by the EU Commission.

FSCS

We are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms. **You** can get more information at www.fscs.org.uk

Your privacy

Your privacy is important to Hastings Insurance Services Limited and **us** and **we** go to great lengths to protect it. Details of the data **we** hold about **you** are set out in Hastings Insurance Services Limited's privacy notice. The privacy notice tells **you** about the personal data **we**, as a Product Provider, and Hastings Insurance Services Limited hold about **you**, so **we** can provide **you** with a quote or insurance policy. It explains how **we** and Hastings Insurance Services Limited may collect, use and share **your** details and tells **you** about **your** rights under data protection laws. **You**'ll find the privacy notice at www.hastingsdirect.com/privacy-notice but if **you**'d prefer a paper copy, please contact the customer relations team by phone: 0333 321 9677 or by email: customerrelations@hastingsdirect.com.

The data protection team is responsible for overseeing questions in relation to the privacy notice, including any requests to exercise **your** legal rights under data protection laws.

You can contact them at:

Data Protection Team

Email address: dataprotection@hastingsdirect.com

Postal address: Hastings Insurance Services Limited, Conquest House, Collington Avenue, Bexhill-on-Sea TN39 3LW

Please make sure to include **your** full name, policy and/or quote number if applicable, address and date of birth.

Alternative format

Please contact **us** in writing or by phone on 01737 815 913 if **you** would like to receive these terms and conditions in an alternative format, for example on audio tape or in large print.