

# HOME EMERGENCY

SCHEME NUMBER: TS3/4492063

## POLICY WORDING

### IMPORTANT INFORMATION – 24-HOUR ASSISTANCE

**This is your Home Emergency policy – it includes everything you need to know about the emergency cover we provide. We suggest you keep this document in a safe and easily accessible place as you will need to refer to it in an emergency.**

This policy is designed to offer 24-hour assistance within your home for emergencies associated with:

- Roof damage
- Plumbing and drainage
- Main heating system
- Domestic power supply
- Toilet unit
- Home security
- Lost keys

**Act quickly after an accident and call our claims unit on**

**0800 731 6549**

Policy number

Period of insurance from

Period of insurance to

# CONTENTS

<b>WELCOME TO DAS</b>	<b>3</b>
<b>HOW TO MAKE A COMPLAINT</b>	<b>4</b>
<b>THE MEANING OF WORDS IN THIS POLICY</b>	<b>5</b>
<b>COVER</b>	<b>6</b>
<b>INSURED INCIDENTS</b>	<b>7</b>
<b>WHAT IS NOT COVERED BY THIS POLICY</b>	<b>8</b>
<b>CONDITIONS THAT APPLY TO THIS POLICY</b>	<b>9</b>

# WELCOME TO DAS

Thank **you** for taking out Home Emergency through Select & Protect. This policy is underwritten and administered by DAS Legal Expenses Insurance Company Limited.

To make sure **you** get the most from **your** cover, please take time to read this policy which explains the contract between **you** and **us**. If **you** have any questions or would like more information, please contact **your** insurance adviser.

## HOW WE CAN HELP

Before asking for help, please check that the problem is covered by this policy. It is important that **you** contact **our** assistance centre as soon as possible after the home emergency and within 48 hours of becoming aware of the problem. **Our** phone lines are open 24 hours a day, 365 days a year. Do not arrange for a contractor yourself, as **we** will not pay for this.

**To claim under your policy, please phone us on 0800 731 6549 and state:**

- **your** name and **your home** address including postcode;
- the nature of the problem.

When **you** have given **us** details of **your** claim and **we** have accepted it, **we** will arrange for one of **our** approved contractors to help **you** as quickly as possible. **We** will tell **you** what to do next.

All phone calls to **us** are monitored and recorded as part of **our** training and quality assurance programmes. By using this service **you** are agreeing to **us** recording **your** call. Please note that remote locations and bad weather may affect **our** normal standards of service.

## WHEN WE CANNOT HELP

In a situation that could result in serious risk to **you** or substantial damage to **your home**, **you** should immediately contact the emergency services (fire, police or ambulance). If **you** think there is a gas leak, **you** should contact the National Gas Emergency Service on **0800 111 999**. If there is an emergency relating to a service such as water or electricity, **you** should also contact any company responsible for supplying the service.

**We** will pay a claim only if **we** have given **our** agreement and only if there is someone at **home** when **our** approved contractor arrives.

**DAS Head and Registered Office:**

**DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH**

Registered in England and Wales | number 103274 | Website: [www.das.co.uk](http://www.das.co.uk)

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

# HOW TO MAKE A COMPLAINT

**We** always aim to give **you** a high quality service. If **you** think **we** have let **you** down, please write to **our** Customer Relations Department at **our DAS** Head Office address – please see page 3.

Or **you** can phone **us** on **0844 893 9013** or email **us** at **customerrelations@das.co.uk**  
Details of **our** internal complaint-handling procedures are available on request.

If **you** are still not satisfied, **you** can contact the Insurance Division of the Financial Ombudsman Service at:  
**South Quay Plaza | 183 Marsh Wall | London | E14 9SR**

**You** can also contact them on: **0800 023 4567** (free from a landline), **0300 123 9123**  
(free from some mobile phones) or email them at **complaint.info@financial-ombudsman.org.uk**  
Website: **www.financial-ombudsman.org.uk**

Using this service does not affect **your** right to take legal action.

# THE MEANING OF WORDS IN THIS POLICY

Wherever they appear in this policy, the following terms have the specific meanings given below.

<b>Home</b>	<b>Your main home</b> (having no more than 15 rooms) situated in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands.
<b>Insured person/people</b>	<b>You</b> and any person who lives in or is staying at <b>your home</b> .
<b>Main heating system</b>	The main hot-water or central-heating system in <b>your home</b> . This includes pipes that connect components of the system but not cold-water supply or drainage pipes. It does not include any non-domestic heating or non-domestic hot-water systems or any form of solar heating.
<b>Period of cover</b>	The period for which <b>we</b> have agreed to cover <b>you</b> .
<b>Plumbing and drainage</b>	The cold-water supply and drainage system within the boundary of <b>your home</b> and for which <b>you</b> are legally responsible. This does not include:  (a) pipes for which <b>your</b> water supply or sewerage company are responsible;  (b) rainwater drains and soakaways.
<b>We, us, our</b>	DAS Legal Expenses Insurance Company Limited.
<b>You, your</b>	The person who has taken out this policy.

# COVER

- (a) **Your** policy covers **you** for **INSURED INCIDENTS** that are sudden, unexpected, and require immediate corrective action to:
  - (i) prevent damage or further damage to **your home**;
  - (ii) make **your home** safe or secure; or
  - (iii) relieve unreasonable discomfort, risk or difficulty to an **insured person**.
- (b) **Your** policy covers **you** only if **you** have paid **your** premium. **We** agree to provide the insurance in this policy, subject to its terms, conditions and exclusions, as long as the **INSURED INCIDENT** happens during the **period of cover**.
- (c) **We** will pay up to £500 (including VAT) for the call-out charge, labour costs, parts and materials to provide help with an **INSURED INCIDENT**.
- (d) If **your home** remains uninhabitable overnight following an **INSURED INCIDENT**, **we** will pay up to £250 for hotel accommodation on a room-only basis for **insured people**.
- (e) If this policy does not cover the service **you** need, **we** will try (if **you** wish) to arrange it at **your** expense. The terms of such a service are a matter for **you** and **your** supplier.

# INSURED INCIDENTS WE WILL COVER

## 1 ROOF DAMAGE

Any damage to the roof of **your home** where internal damage has been caused or is likely.

## 2 PLUMBING AND DRAINAGE

The sudden damage to, or blockage, breakage or flooding of, the drains or plumbing system in **your home**.

## 3 MAIN HEATING SYSTEM

Sudden failure to function of the **main heating system** in **your home**.

## 4 DOMESTIC POWER SUPPLY

The failure of **your home's** domestic electricity, or domestic gas supply, but not the failure of the mains supply.

## 5 TOILET UNIT

Impact damage to, or mechanical failure of, a toilet bowl or cistern that results in complete loss of function of the only or of all toilets in **your home**.

## 6 HOME SECURITY

Damage to, or the failure of, external doors, windows or locks which leaves **your home** insecure.

## 7 LOST KEYS

The loss of the only available set of keys to **your home** if **you** cannot replace them, or gain normal access.

# WHAT IS NOT COVERED BY THIS POLICY

- 1 A claim following an **INSURED INCIDENT** which happens during the first 48 hours from the start of **your period of cover** if **you** take out this policy at a different time from any other related agreement.
- 2 An incident or matter arising before the start of this policy.
- 3 A claim where **your home** has been left unoccupied for 30 consecutive days.
- 4 A claim where **we** have given instructions relating to the help **we** are providing and the **insured person** has not followed them.
- 5 Costs incurred where **our** approved contractor has attended but **your home** was unoccupied.
- 6 Costs incurred before an **insured person** has notified **us** of an **INSURED INCIDENT**.
- 7 A claim arising from a deliberate act or omission by an **insured person**.
- 8 A property that **you** rent or let or that **you** own that is not **your** main residence.
- 9 Normal day-to-day **home** maintenance that an **insured person** should carry out or pay for (such as servicing of heating and hot-water systems) and the replacement of parts that tend to gradually wear out or need regular attention.
- 10 A claim for parts or labour if the equipment or facility is still under guarantee or warranty from the maker, supplier or installer.
- 11 A claim relating to the failure of equipment or facilities that results from them being incorrectly installed, repaired, modified or maintained, or that is caused by a design fault that makes them inadequate or unfit for use.
- 12 Damage caused gaining necessary access to, or in reinstating the fabric of, **your home**.
- 13 A claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply, or an **insured person's** failure to buy or provide enough gas, electricity or other fuel source.
- 14 Damage to boundary walls, gates, hedges, fences or outbuildings and damage that only affects garages.
- 15 The malfunction or blockage of septic tanks, cess pits or fuel tanks.
- 16 A claim arising from subsidence, landslip or heave.
- 17 **Homes** with more than 15 rooms.



# CONDITIONS THAT APPLY TO THIS POLICY

- 1 Claims must be reported to **us** as soon as possible and no later than 48 hours after **you** first become aware of the **INSURED INCIDENT**.
- 2 An **insured person** must:
  - (a) keep to the terms and conditions of this policy;
  - (b) maintain the **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 to the structure of the **home**;
  - (c) try to prevent anything happening that may cause a claim;
  - (d) take reasonable steps to keep any amount **we** have to pay as low as possible.
- 3 **You** can cancel this policy by telling **us** within 14 days of taking it out; or at any time afterwards as long as **you** tell **us** at least 14 days beforehand. **We** can cancel this policy at any time as long as **we** tell **you** at least 14 days beforehand.
- 4 **We** will make every effort to provide the service at all times, but **we** will not be responsible for any liability arising from a breakdown of the service for reasons **we** cannot control.
- 5 **We** will not pay for losses that are not directly covered by this policy. For example, **we** will not pay to replace a carpet damaged by a leak or for time taken off work because of an **INSURED INCIDENT**.
- 6 **We** will not pay a claim covered under another policy. **We** will not pay a claim that would have been covered by another policy if this policy did not exist.
- 7 This policy will be governed by English law.



Paul Asplin  
**Chief Executive Officer**

Select & Protect is authorised and regulated by the Financial Conduct Authority. Our customers are protected through our membership of the Financial Services Compensation Scheme and the Financial Ombudsman Service. Its status is that of an intermediary dealing with all administration of insurance policies including claims handling and premium collection.

Select & Protect offer a range of personal insurances, details of which are available on request. The Select & Protect Program Limited, PO Box 5730, Southend on Sea, Essex SS1 2ZT. Registered in England No. 2167242.

**THIS PAGE IS INTENTIONALLY LEFT BLANK**

**THIS PAGE IS INTENTIONALLY LEFT BLANK**

