

HOME EMERGENCY

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: DAS Legal Expenses Insurance Company Limited **Product: Home Emergency**

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England & Wales.

This document is a summary of the insurance cover and restrictions. Please refer to your policy documentation for full details of your cover and the terms and conditions.

WHAT IS THIS TYPE OF INSURANCE?

Home Emergency provides assistance following an insured emergency listed below, 24 hours a day, 365 days a year. We will arrange and pay for an approved contractor to: prevent damage or further damage to your home, make your home secure or relieve unreasonable discomfort, risk or difficulty.



WHAT IS INSURED?

Roof Damage

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

Plumbing and Drainage

- ✓ Damage to, or blockage, breakage or leaking of, the drains or plumbing system that you are responsible for in your home

Main Heating System

- ✓ Failure of the main heating system in your home

Power Supply

- ✓ Failure of your home's domestic electricity, or domestic gas supply

Toilet Unit

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

Home Security

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

Lost Keys

- ✓ The only available set of keys to your home are lost, stolen or damaged and unusable and you cannot replace them, or cannot gain normal access

Hotel Accommodation

- ✓ The room only cost of one night's accommodation if the home remains uninhabitable following an insured emergency



WHAT IS NOT INSURED?

- ✗ Homes with more than 15 rooms
- ✗ Any claim where the home is left unoccupied for 30 or more consecutive days
- ✗ Assistance costs (including parts and materials) which exceed your policy limit of £1,000 incl. VAT (not including hotel accommodation costs)
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Any claim where the incident happens within the first 48 hours of you taking out this policy (unless taken out at the same time as another insurance product)
- ✗ Claims relating to normal day to day home maintenance
- ✗ An emergency at a property which you rent or let or that you own but is not your main home
- ✗ Costs relating to the replacement of a boiler or domestic appliance if it cannot be repaired or is beyond economic repair
- ✗ Walls, gates, hedges, fences, outbuildings, sheds, detached garages or anything outside of the boundary of the home
- ✗ Damage caused where it is necessary to gain access to carry out repairs
- ✗ Claims relating to shared areas or communal parts of a property including shared fixtures and fittings, facilities or services outside the legal boundary of your home
- ✗ Problems with septic tanks, cesspits or fuel tanks



ARE THERE ANY RESTRICTIONS ON COVER?

You are not covered for:

- ! A permanent repair if a temporary repair is fair and reasonable in the circumstances
- ! **Plumbing and drainage** claims relating to rainwater drains and soakaways
- ! **Main heating system** claims relating to cold-water supply or drainage pipes, solar heating or any non-domestic heating or non-domestic hot-water systems
- ! **Power supply** claims relating to a failure of the mains supply
- ! **Toilet unit** claims where there is at least one functioning toilet in your home
- ! **Home security** claims relating to damage to or failure of doors, windows or locks if the home remains secure
- ! **Hotel accommodation** costs above £100 (incl. VAT) per person or exceeding a maximum total of £250 (incl. VAT)



WHERE AM I COVERED?

✓ United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands



WHAT ARE MY OBLIGATIONS?

It is your responsibility to:

- Keep to the terms and conditions of this policy
- Maintain your 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 your home
- Try to prevent anything happening that may cause a claim
- Take reasonable steps to keep any amount we have to pay as low as possible
- Contact the assistance helpline as soon as possible after a home emergency covered by the policy
- Ensure somebody aged 18 or over is at home when the approved contractor we arrange for you arrives



WHEN AND HOW DO I PAY?

Payment options will be subject to the agreement between you and the person who is selling you this policy.



WHEN DOES THE COVER START AND END?

This cover will last for one year and the dates of cover will be included in your policy documentation. If in any doubt, please speak to the person who sold you this policy.



HOW DO I CANCEL THE CONTRACT?

You can cancel this policy by telling us within the cooling off period which lasts for 14 days after taking it out. Provided no claims have been made within that period, the person who sold you this policy will give you a full refund of the premium, subject to any separate charges that they may apply.

After the cooling off period you may also cancel this policy by providing 14 days' notice. Subject to the terms of business between you and the person who sold you this policy, you may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this policy. Please contact them directly for full details of charges.