

Important Information about our Insurance Services

About Us

247 Home Assist Ltd trading as 247 Home Rescue is a general insurance intermediary. We offer insurance and non-insurance services. The insurance elements of your agreement are arranged and administered by us and underwritten by Evolution Insurance Company Limited, registered in Gibraltar (Company Number 88737). Evolution Insurance are authorised and regulated in Gibraltar by the Gibraltar Financial Services Commission and for its activities in the United Kingdom by the Financial Conduct Authority (FCA Register Number 227649). We do not have any shareholding in Evolution Insurance, nor do they hold any shareholding in our company. Your insurance claims are undertaken by Home Response 360, our appointed representative.

Financial Conduct Authority

We are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates financial services. Our FCA Register Number is 935754. You can check this on the FCA's Register by visiting www.fca.org.uk or by contacting the FCA on 0845 606 1234.

Products we offer

We only offer insurance products from one insurer, Evolution Insurance Company Limited.

Service/s we provide

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own decision according to your insurance needs.

Payment

You are responsible for paying premiums by the due date. We have no obligation to fund premiums for you and have no responsibility for any loss you may suffer as a result of the Insurer cancelling the policy due to non-payment. We will set up your direct debit using the account details you provide to us.

Commission

There is no fee for our services. However, we earn a percentage commission from the Insurer from the total premium you pay. When we arrange and administer the agreement, we act on their behalf and receive commission in return.

Making a complaint

It is our intention to always provide you with a high standard of service, but if you wish to register a complaint, please contact us by telephone on 0345 319 247 so that we can discuss and deal with your complaint or query as quickly and efficiently as possible.

You can also email us at: complaints@247homerescue.co.uk or alternatively put your complaint in writing to Parkhill Business Centre, Padiham Road, Burnley, BB12 6TG.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Non-compulsory insurance is covered for 90% of the claim without any upper limit. Further information on the scheme is available from the FSCS.

Your contract of Insurance – information and changes we need to know about

You must provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy. If you are in doubt, please contact us.

If the information provided by you is not complete and accurate the extent of your cover may be affected and the Insurer may cancel your policy, refuse to accept any claims, or revise or impose an excess.

Your responsibility to read all documents

When a policy and related documents, for example your policy summary, are issued you are strongly advised to read them carefully as they form the basis of the policy you have purchased.

If you are in doubt over any of the policy terms or conditions, please contact us promptly.

Your cancellation rights

You have the right to cancel new policies within 14 days of receipt and renewal instructions within 14 days of your renewal. Full details are provided in your policy terms and conditions.

Any policies cancelled outside of this 14-day period may be subject to a cancellation fee.

Protecting your data

Under the Data Protection Act you have the right of access to your personal records held on our files if you ask us for a copy of your information. Confidential data is not otherwise shared with other parties unless it is a legal or regulatory requirement.

What to do in the event of a claim

You may find that it is quickest and easiest to get in touch using our app. Or you can call us on 0345 0774 177. You should contact us within 24 hours of the emergency occurring and provide details of the situation.

Quotation validity

Unless we specifically advise to the contrary, we will stand by quotations for 1 month from date of issue

Governing law

Your agreement is bound by the laws of whichever country the property included in your agreement is in – England and Wales, or Scotland.

Environment

We are committed to being as environmentally friendly as possible and therefore will not send out postal documents unless requested by yourself. We will not charge you for this service