



24|7 HOME
RESCUE

Appliance Insurance **Terms & Conditions** September 2025

Terms & Conditions



Thank you for choosing 24|7 Home Rescue. We believe in affordable products, easy to understand language and great customer service. These terms and conditions represent the legal **agreement** between you, us, and the insurer.

Please take some time to read this document so you know what's included in your **agreement** and what you're paying for. If having read this document you do not believe this product is appropriate for your needs please contact us within 14 days.

All documents and communication with you will be in English.

Major Emergencies

Major emergencies which could lead to serious damage, injury or threat to life should be advised immediately to the public emergency services and/or your utilities (gas, electricity, water) supply company. Your **agreement** does not cover this type of major emergency.

If you think you have a gas leak you MUST immediately call the National Gas Emergency Service on 0800 111 999. The National Gas Emergency Service will come to your property and isolate the leak.

Gas Safety

There may be situations when, for safety reasons, we are required by law to declare your gas **appliance** 'At Risk' or 'Immediately Dangerous'. You are responsible for the cost of any work undertaken to address either an 'At Risk' or 'Immediately Dangerous' **appliance**.

'At Risk' is a potentially dangerous **appliance** where one or more faults exist and which, as a result, may be a danger to life or property. An example of this is inadequate ventilation. In these circumstances, we have a legal duty to switch the **appliance** off and advise you not to use it.

'Immediately Dangerous' is a dangerous **appliance** or installation which if left connected to a gas supply is an immediate danger to life or property. Examples of this are combustion products entering the room, and gas escapes. In these circumstances, we have a legal duty to disconnect the **appliance** from the gas supply.

Our Contact Details

Please quote your policy number and **appliance** type in all contact or correspondence to assist us in providing an efficient and professional response.

Our Claims Helpline for Breakdowns

Please save this number in your mobile phone 0345 0774 177

Our Postal Address

24|7 Home Rescue, Parkhill Business Centre, Padiham Road, Burnley, BB12 6TG

Our E-Mail Addresses

General enquiries: customerservice@247homerescue.co.uk

To make a complaint: complaints@247homerescue.co.uk

Personal information & privacy enquiries: privacy@247homerescue.co.uk

Our Other Phone Numbers (calls may be recorded to improve our service)

Customer helpline: 0345 3192 247

To make a complaint: 0345 3192 247

Our Website

<https://247homerescue.co.uk>

Or use your 24|7 Home Rescue App to contact us. The App is available in iOS and Android and can be downloaded to your smartphone from its App Store.

If you require these terms & conditions in an alternative format, for example large print or braille, please contact us.

Contents

Welcome & contact details	-----	01
24 7 products & features	-----	03
Definitions	-----	05
How to claim	-----	06
How to discuss or cancel your product	-----	08
When we may cancel your product	-----	08
How to make a complaint	-----	08
Your insurance features: What's covered	-----	09
Your insurance features: What's not covered	-----	10
Legal information	-----	11

24/7 HOME RESCUE APPLIANCE BREAKDOWN INSURANCE

As a homeowner in mainland England, Scotland or Wales, you can rely on our **appliance** insurance to cover **breakdowns** or **accidental damage** to your **appliance**.

Our **appliance** insurance is suitable only for the following electrical (and gas where stated) **appliance** types:

- Dishwasher
- Washing Machine
- Tumble Dryer
- Washer Dryer
- Hob (Gas or Electric)
- Oven (Gas or Electric)
- Cooker (Combined Hob/Oven; Gas or Electric)
- Range Cooker
- Fridge
- Freezer
- Fridge Freezer
- American Fridge Freezer
- Microwave (with a purchase price of over £200)

For our appliance insurance to be suitable the following statements must all be true. If they are not true or you are unsure this product is suitable for your needs contact our helpline.

- You must be the owner of the **appliance**, at least 18 years old, and a resident in the UK.
- The **appliance** must be in good working condition when you took out the policy, have been purchased new in the UK, or have been in your property when you bought it.
- The **appliance** must have been installed, maintained, and used according to the manufacturer's instructions.
- The **appliance** must be no more than 7 years old at the time you take out the policy.
- The **appliance** must be used for domestic purposes, in a private **home**, occupied by a single household.

Information provided by you

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, change, and renew your **agreement**. If you provide incomplete or inaccurate information, we may cancel your **agreement** and/or decline any **claim**.

Please tell us immediately:

- If you change address or no longer own your **home**,
- If your use of your **home** changes which means your **agreement** would no longer meet your requirements, or
- If you change your **appliance**.

If you are in any doubt, please contact us. When you inform us of a change, we'll tell you how it affects your **agreement**.

Length of agreement

Your **agreement** has a 12-month duration from its **start date**.

Price, price changes and renewal

The price of your **agreement** includes relevant taxes. It will stay the same over its 12-month duration unless you amend your **agreement**, or the UK government changes the relevant tax rates.

Your **agreement** will automatically renew unless you choose to cancel it or to opt out. Automatic renewal helps you to be continuously covered. Please contact us if you wish to opt out of automatic renewal.

The price of your **agreement** may change at renewal to reflect, for example, inflation, new product features, legal/regulatory changes or to cover the costs of administering and operating your **agreement**.

We'll contact you in good time before your renewal date and set out the price of your **agreement** for the next 12 months.

Payments and missing payments

We request that you pay for your **agreement** using direct debit so we can collect a fixed amount on an agreed date each month. If we collect your monthly payment, we'll provide the cover in your **agreement** up to the date of your next monthly payment. Your payment method will be confirmed in your **schedule**.

If you don't pay on the due date your **agreement** may be suspended and you may not be able to make a **claim**. If you make a **claim** while your account is suspended, you may be required to make any outstanding payments before we deal with your **claim**.

If you believe you may have missed your payment, or you are struggling to continue to meet your payments please contact us as soon as you can. As you have entered into a 12-month **agreement** you may remain liable for outstanding and due payments for the remaining period of your **agreement** or until a cancellation date agreed with us.

Manufacturer or Supplier Warranty

If your **appliance** is new and comes with a manufacturer or supplier warranty you may still be able to benefit from our **appliance** insurance, as your warranty may not provide full cover (for example, **accidental damage** cover). Please let us know. We aim to offer a reduced price for 12 months, the usual duration of the manufacturer or supplier warranty.

Authorised contact

You may authorise us to talk to someone else (for example, spouse, partner, carer, tenant etc.) about your **agreement**. Please contact us to arrange this.

Terms & Conditions

DEFINITIONS

Certain words or phrases used in this document have a specific meaning. Each time we use them in bold, they'll have the same meaning.

Accidental damage

Physical damage resulting from an unexpected event or from actions by you or another household member that unintentionally cause an **appliance breakdown**.

Agreement

These terms and conditions and your **schedule**.

Appliance

Any appliance which meets our eligibility requirements. If your appliance is over 12 years old and you purchased your policy after January 2023, we will not be able to continue to offer cover so will cancel your **agreement**. If your policy has been continuously live since January 2023, we will not cancel your **agreement** due to its age.

Beyond Economic Repair (BER)

If the cost of **repairing** your **appliance** is estimated to be more than the current retail price of an **appliance** with similar features, we will not carry out a **repair**. Subject to the terms and limits of your **agreement** we will offer a contribution towards a replacement.

Breakdown

A persistent fault which has affected the normal operation of the insured **appliance**.

Claim

A request for a **repair** under this **agreement**.

Claims Freeze

In the first 30 days of your first period of insurance, you are not eligible to make a **claim**.

Engineer(s)

A qualified person approved and instructed by us to **repair** your insured **appliance**.

Excess

A payment by you towards each **claim** if you've selected a product with an excess. Payment must be made before our **engineer** will attend. If you choose not to pay, we will not proceed with your **claim**.

Home

A building designed and used for residential purposes that you own and either live in or rent out for someone else to live in, including any attached garage or conservatory but not detached outbuildings or communal areas.

Intermittent faults

Faults which occur from time to time but do not persist or do not affect normal facilities other than for a temporary short period. For example, an occasional fault which corrects itself or does not happen again.

The cause of an **intermittent fault**, and therefore the fix, cannot be diagnosed unless the fault is present at the time of an **engineer** visit.

Internet and related faults

Any **breakdown** related to your internet or its connection to or from any **appliance**.

We will not **repair** or replace any internet connection, network hub, system hub, smart speaker, voice-controlled equipment or smart functionality (for example, the connection between any mobile device and your **appliance**).

Pre-existing faults

Faults or design faults that in the opinion of our **engineer** existed when you first purchased your **agreement** or were already there when your **appliance** was installed.

Repair

Reasonable efforts to restore your **appliance** following a **breakdown** by sending an **engineer** to your **home**.

Schedule

The document confirming your **agreement**, **home** address, personal details and product details.

Software and related faults

Breakdowns caused by interference with software, internet communications or radio signals. We do not cover faulty software, internet communications or radio signals.

Start date

The start of your **agreement** as shown in your **schedule**.

We, us, our

24|7 Home Rescue on behalf of the insurer and our authorised representatives.

You, your

The person named as the policyholder, or an authorised contact.

HOW TO LOG YOUR CLAIM

You can log your **claim** by phone, on-line or using our App. Our lines are open 24/7 but you may find it easier to log your **claim** on-line or on our App. Please contact us within 24 hours of the **breakdown** occurring and provide any details requested.

Please do not make arrangements yourself (for example, with a third-party tradesperson or directly with our **engineer**) without prior authorisation from us. If you do, the work and costs will not be covered by your **agreement**, unless agreed by us in advance.

If we've agreed to your **claim**, we'll try to ensure that your **repair** is delivered as quickly as is reasonably possible by arranging an **engineer** visit.

In the event of a **breakdown**, you should take reasonable steps to limit further damage. For example, by containing a leak or turning off your water supply. **Consequential losses** are not covered by your **agreement** so you may need to contact your home insurer to deal with this type of damage.

Rescheduling a repair

Please provide at least 24 hours' notice if you need to reschedule.

Delayed or rearranged appointments

There may be circumstances such as extreme weather or government restrictions, when we may need to reschedule your appointment. We'll inform you of any rescheduling before the day of the appointment if possible. In some circumstances, for example, unforeseen **engineer** illness, we may only be able to contact you on the scheduled appointment date. We'll try, at all times, to minimise inconvenience to you.

We're not responsible for any losses incurred because of delayed, rearranged or cancelled appointments.

Parking

When making your **claim** you will be asked if there are parking facilities or parking restrictions (such as "red routes") at or near your **home**. Our **engineer** must be able to legally park their vehicle at or near your **home** to begin their visit. You should arrange a parking permit if it is required.

In the unusual circumstances when we have been unable to complete your **engineer** visit because you have not advised us of parking restrictions or taken reasonable steps to arrange parking, we may charge a £30 administration fee to cover our additional costs.

Health & safety

We will not attend your **home** if we believe there is a health and safety risk. For example, hazardous chemicals, risk of verbal or physical abuse or harassment, or unsafe working conditions.

If asbestos is present, you must arrange for a specialist to remove it and provide evidence of its removal before we can attend.

Reasonable access

You must give reasonable access for appropriate work to be carried out. Reasonable access includes, for example, moving furniture or other items, emptying cupboards, clearing worktops and floorspace.

Damage caused by an engineer

We'll take all reasonable steps to avoid causing damage during a **repair**. Occasionally there may be some unavoidable damage. We'll only compensate you for damage caused by negligence.

Water supply stop-tap

If we can't turn off the external water supply stop-tap to your **home** to complete your **repair** it's up to you to get your water supplier to turn it off.

Replacement parts

We source replacement parts from manufacturers or approved suppliers whenever we can. We may use replacement parts from approved third parties but will not use refurbished or second-hand parts, or parts supplied by you.

We are not responsible for any loss, damage or inconvenience resulting from a delay in obtaining or receiving delivery of any replacement parts. However, if parts are delayed by more than 28 days from the date of **claim** notification, you may opt for vouchers as a contribution to **appliance** replacement. See "Insurance Features" section for details.

If parts are no longer available for your **appliance**, we will deem it to be **beyond economic repair** and we may provide you with vouchers towards a replacement.

Existing warranty or guarantee

Where a warranty exists, we may direct you to the installer, supplier or manufacturer in the first instance to prevent invalidating the warranty. If the problem is not covered by your warranty, then please contact us to make a **claim**.

It is your responsibility to check that any work we do does not invalidate your warranty.

Necessary Maintenance

When attending a **breakdown**, our **engineer** may provide safety advice or recommend maintenance work to prevent a future **breakdown**. This may include, for example:

- action to prevent or limit damage caused by hard water and limescale,
- improvements to the safety and earthing arrangements for electrical **appliances**.

As this work is not covered by your **agreement**, it's your responsibility to have it completed. We may not make **repairs** to your **appliance** unless the work has been carried out.

Our guarantee

If a part we have supplied is confirmed as being faulty by the manufacturer or its approved supplier within 12 months of our **engineer** installing it, we'll replace it without charge.

If we've carried out a **repair** and the **breakdown** happens again within 14 days, we'll arrange a further **engineer** visit without charge.

Making safe

After completing a **repair** we will leave your **home** in a safe condition. We may have taken necessary steps to complete a **repair**. For example, making holes in surfaces or lifting flooring. Other than making safe, your **agreement** does not cover the costs of returning surfaces or flooring to their original condition.

You should contact your home insurer if the necessary steps we've taken to complete a **repair** have caused other damage.

Intermittent Faults

If an **engineer** attends your **home** and finds an **intermittent fault** or gives advice to prevent a recurrence of the fault, more reporting of the same issue will not be covered by your **agreement**.

HOW TO DISCUSS OR CANCEL YOUR AGREEMENT

To discuss your agreement

To discuss any element of your **agreement**, please contact us.

To cancel your agreement

Only you or your authorised contact can cancel your **agreement**. Please contact us if you wish to cancel.

If you cancel within 14 days

This is your cooling-off period, which begins when you receive the details of your **agreement**. You may cancel your **agreement** without penalty. We'll refund any premiums you've paid.

If you cancel after 14 days

- You are required to provide 30 days' notice.
- You may be required to pay an additional premium for your remaining time on cover.
- There will be no cancellation fee payable to us unless you've made an accepted **claim**.
- You may have to pay a cancellation fee if you've made an accepted claim.

Direct Debit Cancellation

Cancelling your Direct Debit through your bank doesn't mean that you've cancelled your **agreement** with us. If you cancel your Direct Debit without telling us, we'll try contacting you to collect the money you owe. If we don't hear from you and you don't pay, we'll cancel your **agreement** no less than 30 days after the date we first found out your payment had failed. You may also have to pay a cancellation fee.

Cancellation Fees

If you or we cancel your **agreement** and we've already completed work for you since you bought or renewed it, you may have to pay a cancellation fee of £150 per **claim**. We'll take off any **excess** you've paid since you bought or renewed your **agreement**. You will not have to pay more than your annual premium.

Introductory offers

If you cancel your product and you or someone else in your household then purchases a product with equivalent features, you may not be eligible for any promotional or new customer offers.

WHEN WE MAY CANCEL YOUR AGREEMENT

We may cancel your **agreement** immediately, and confirm it in writing, if:

- you give us false, misleading or inaccurate information,
- we find your **appliance** is ineligible for cover,
- you put our people's health and safety at risk, for example, physical or verbal abuse,
- your **home** is unfit or unsafe to work in,
- you don't let us in to your **home** to work,
- we advise you to make permanent fixes, upgrades or improvements, but you don't, or
- you don't make your payments.

If your appliance is beyond economic repair

If your **appliance** is deemed **beyond economic repair**, you may be entitled to a contribution from us towards a replacement. We will then cancel the relevant policy.

Switching Appliances

If you have replaced an **appliance**, please let us know. We will cancel your existing policy but will be able to offer you a new policy for your new **appliance**. Your replacement **appliance** may come with its own warranty.

HOW TO MAKE A COMPLAINT

We aim to give you the best possible service but if you have questions or concerns about your **agreement** or the handling of a **claim**, please contact us.

For our full complaints procedure please visit: <https://www.247homerescue.co.uk/complaints-procedure>.

The complaints procedure is in addition to your statutory rights as a consumer.

Financial Ombudsman Service (FOS)

If you're not satisfied with the outcome of your complaint, then you can contact FOS.

By Post: Exchange Tower, London E14 9SR

By Phone: 0300 123 9123 or 0800 023 4567

By Email:

complaint.info@financial-ombudsman.org.uk

Following the complaints procedure does not affect your rights to take legal action.

INSURANCE FEATURES: WHAT'S COVERED

APPLIANCE

A single domestic kitchen **appliance**, as shown on your policy **schedule**, which is eligible for cover based on the requirements listed on page 3 of this document.

What we can cover

Repairs following mechanical **breakdown**, electrical **breakdown** or **accidental damage** to an insured **appliance** in your **home**.

Appliance Replacement

If we cannot **repair** your **appliance** or we've decided that it is **beyond economic repair** and you have been continuously covered by us for at least 6 months, we will offer vouchers as a contribution towards a replacement.

We will select the voucher provider. It will normally be a high street retailer (for example, Currys). There is no cash alternative.

If your appliance is:

- no more than 5 years old we will supply vouchers to the value of the current retail price of a model with similar main functions and features, subject to a maximum contribution of £1,000.
- over 5 years old the value of vouchers will be calculated based on the current value of an **appliance** with similar features and functions, after annual depreciation of 10% is applied.
- over 12 years old, then no vouchers will be provided unless you have been continuously covered by us since January 2023.
- If you have been continuously covered by us since January 2023 and your **appliance** is over 12 years old then the maximum voucher contribution will be £100.

You will be asked to provide evidence of the original purchase date and price. We will use this to calculate the age of your **appliance** and its current value.

If you are not able to provide evidence, we will estimate the age and the maximum value of vouchers will be £200.

If a third party has deemed a replacement is necessary, you must contact us before replacing it.

We require the opportunity to assess and determine if a **repair** can be made before a voucher contribution is considered.

If there is a delay in replacement parts:

If we are able to **repair** your **appliance**, but there is a delay in sourcing replacement parts of more than 28 days from the date of our first **engineer** visit, then you may choose to continue to wait for the **repair** or opt for the voucher contribution option.

You may use our voucher contribution towards an alternative model of your choice. Once we have issued vouchers, you will be responsible for all costs including, but not restricted to, delivery, installation and disposal.

Please also review the information on **Major Emergencies and Gas Safety** on page 1 of this document.

INSURANCE FEATURES: WHAT'S NOT COVERED

To deliver our promises and keep products affordable, we've carefully chosen what we cover and what we don't cover.

We don't cover every type of **appliance breakdown**, damage or fault. These exclusions apply to all insurance features of your **agreement**.

- **Breakdowns** during your **claims freeze**.
- **Breakdowns** due to unforeseeable events. For example, war, invasion, acts of foreign enemies, terrorism, hostilities, civil war, rebellion, revolution, insurrection, coup, riot, civil disturbance, epidemic or pandemic.
- **Breakdowns** caused by fire, explosion, flood, storm, escape of water, theft or any other cause that is normally covered by Household Insurance.
- **Breakdowns** caused by misuse, deliberate acts, neglect, a lack of maintenance or poor installation.
- **Breakdowns** caused by **software and related faults**, or **internet and related faults**.
- **Breakdowns** caused by utility supply faults or failure.
- Cosmetic damage.
- Consequential losses.
- Damage if your **home** has been unoccupied for 30 or more consecutive days.
- Disconnection and disposal of your old **appliance**.
- Unpacking or installing new **appliances**.
- Faults which have occurred because you have not carried out maintenance work previously recommended by our **engineers**.
- **Pre-existing faults** and **intermittent faults**.
- Replacement or recall of your **appliance** or any of its parts by a supplier or the manufacturer. Please contact the supplier or manufacturer.
- Routine maintenance. For example, refilling the dishwasher salt, replacing a cracked fridge shelf, defrosting a freezer or adjusting the balance of a washing machine.
- Tracing a fault or making access for a **repair**, other than reasonable attempts by our **engineer** to do so.

LEGAL INFORMATION

UK Law

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

24|7 Home Rescue and your Insurer

We arrange and administer your insurance and handle your **claims**.

Your insurance is underwritten by Evolution Insurance Company Limited which is registered in Gibraltar No. 88737 with a registered office at 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA.

Evolution Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission, authorised by the Prudential Regulation Authority (PRA), subject to regulation by the Financial Conduct Authority and limited regulation by the PRA. Details about the extent of its regulation by the PRA are available on request.

We are an agent for the insurer, so monies paid to us in relation to your insurance are treated as having been paid to (or held by) the insurer.

Your contract with the Insurer

Your insurance is provided by the insurer. Agreed service standards are in place for the delivery of cover provided by the insurance.

We'll write to you if we enter into an arrangement with a new insurer(s) to provide the insurance cover under this **agreement** or we transfer all or in part, the arranging and administering of your **agreement**.

You authorise us to transfer any personal data to a new insurer or arranger/administrator. This may include data defined as 'sensitive personal data' under the applicable data protection laws.

You also consent to the new insurer or arranger/administrator being able to offer continuation of insurance cover to you. If at any time you wish to withdraw your consent to this, please let us know.

Changes to your terms & conditions

We may change these terms and conditions. Where this benefits you, we'll make the change immediately and notify you within 28 days. In all other cases we'll write to advise you of the change at least 28 days prior to any change taking effect.

If the changes do not benefit you and you wish to cancel your agreement, you may do so.

Insurance Act 2015

No term of this **agreement** is intended to limit or affect the statutory rights and obligations of the parties to this contract under the Insurance Act 2015.

Fraud

If any **claim** made by you or anyone acting on your behalf under your insurance is fraudulent, deliberately exaggerated or intended to mislead, we may:

- Not pay your **claim**, and
- Recover (from you) any payments we have already made in respect of that **claim**, and
- Cancel your **agreement** from the time of the fraudulent act, and
- Inform the police.

If your **agreement** is cancelled from the time of the fraudulent act, we will not pay any **claim** for any **breakdown** occurring thereafter and may not return any of the insurance premium(s) already paid.

Financial Services Compensation Scheme (FSCS)

We and your insurer are covered by the FSCS. This is a safety net for customers if either party is unable to meet its obligations. If you are entitled to compensation, you would be covered for 90% of a **claim**.

Please go to www.fscs.org.uk for more information. You may also contact the FSCS on their Freephone number 0800 678 1100 or 020 7741 410.

Or you can write to:

Financial Services Compensation Scheme,
PO Box 300,
Mitcheldean, GL17 1DY

Recovering losses caused by third parties

If you make an accepted **claim**, you may be asked to help recover any losses owed to the insurer from third parties. You may be asked to help to recover losses before or after we complete your **claim**.

Your personal information

We and your insurer gather and process personal data in accordance with the Data Protection Act 2018, the UK General Data Protection Regulation (GDPR) and any relevant data protection legislation. Personal data may be used by us, your insurer or third parties for underwriting, **claims** purposes and to administer your **agreement**. We and your insurer will ensure that personal data is kept secure, is used only for the purpose for which it was supplied and is retained only for as long as necessary. We are registered with the Information Commissioner's Office (ICO) as a data controller and are listed on the Register of Data Controllers under registration number ZA146295.

Our Privacy Policy sets out how and why we collect, store, process and share your personal information and can be viewed online at: <https://247homerescue.co.uk/privacy-policy/>

The insurer is registered with the Gibraltar Regulatory Authority (GRA) as a data controller and is listed on the Register of Data Controllers under registration number DP003699. The insurer's full Privacy Notice is available at: <https://evo-insurance.com/wp-content/uploads/Evo-Privacy-Notice-July-2025.pdf>

If you have any questions, please contact us.

Your Statutory Rights

Please contact your local authority Trading Standards Service or Citizens Advice Bureau for more information about your statutory rights.

Direct Debit Guarantee

This guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit, VP Collections t/a 24|7 Home Rescue will notify you 10 working days in advance of your account being debited or otherwise agreed.

If you request VP Collections t/a 24|7 Home Rescue to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit by us or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to you must pay it back when requested.

You can cancel a Direct debit any time by contacting your bank or building society. Written confirmation may be required. Please also notify us.