



24|7 HOME
RESCUE

Appliance Insurance

TERMS & CONDITIONS

August 2023

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Welcome to 24|7 Home Rescue

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 are designed to be easy to understand, and represent the legal **agreement** between you, us, and the insurer. Please spend some time reading through this document so you'll know what's included in your **agreement** and what you're paying for.

All documents and communication with you will be in English.

Major Emergencies

Major emergencies which could result in 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

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 attend your **property** and isolate the leak.

Our Contact Details

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 Phone Numbers

Customer Helpline: 0345 3192 247

Claims Helpline: 0345 0774 177

To reschedule a repair: 0345 3192 247

To make a complaint: 0345 3192 247

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

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

24|7 HOME RESCUE APPLIANCE INSURANCE

If you're a homeowner, we can help you in the event of **appliance breakdowns** or accidental damage with our insurance cover.

Unless otherwise stated in these terms and conditions you are covered for the cost of parts and labour, up to £1,000 per **claim** unless otherwise stated. If your product requires the payment of an **excess**, this should be paid before we can deal with your **claim**.

Our **appliance** insurance can provide cover for the following electrical (and gas where stated below) eligible **appliance** types:

- Dishwasher
- Washing Machine
- Tumble Dryer
- Washer / Dryer
- Hob (Gas or Electrical)
- Oven (Gas or Electrical)
- Fridge
- Freezer
- Fridge / Freezer
- Microwave (with a purchase price of over £200)

In order to take out our **appliance** insurance, the following must all be true:

- The **appliance** is owned by you and you are at least 18 years old and resident in the UK.
- Your **appliance** is in good working order at the time of taking out this policy, was bought in UK as new or was in your property when you bought the property.
- Your **appliance** has been installed, maintained, and used in accordance with manufacturers' instructions.
- Your **appliance** is no more than 7 years old at the date of taking out this policy.
- Your **appliance** is used in a private home, solely occupied by a single household.

If your 247 Home Rescue Appliance Plan was live on 31st December 2022 and your appliance(s) are included in the above list of eligible appliances, then we will convert it to an insurance policy at a price no greater than your previous price. Your price may change at a subsequent renewal. If any of your appliances are not eligible for cover, we will advise you accordingly.

You will also benefit from terms, enhanced from our core product terms, as follows:

- Your cover will continue until your appliance is over 12 years old at renewal.
- You may benefit from a lower excess.
- If we are unable to repair your appliance or it is beyond economic repair:
 - If your appliance is no more than 8 years old, we will supply vouchers to the value of the current retail price of the same or similar model, subject to policy limits.
 - If your appliance is more than 8 years old, then the value of vouchers will be calculated based on the current value of the appliance, after annual depreciation of 10% is applied.
 - If your appliance is no more than 12 years old, you will receive a minimum voucher replacement value of £100. There will be no voucher offer if your appliance is more than 12 years old.
 - You will be asked to provide evidence of the original purchase date. If you are able to provide evidence, then this will be used to calculate the age.
 - If you are not able to provide evidence, then we will estimate the age and the maximum value of vouchers will be £300.

DEFINITIONS

Certain words or phrases used in these terms & conditions have a specific meaning. Each time we use them in bold, they'll have the same meaning.

Accidental Damage

Physical damage arising from a sudden and unforeseen cause, or if you or another household member does something without meaning to, causing your **appliance** to **breakdown**.

Agreement

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

Appliance

Any eligible appliance, as long as owned by you, used in your **home** for domestic purposes and no more than 7 years from new at the start date of your **agreement**. If your appliance is over 10 years old we will not be able to continue to offer cover, so will cancel your agreement. Different age limits (see page 3) apply if you held a 247 Appliance Plan on 31st December 2022.

Authorised contact

Someone who you have appointed to deal with your **agreement** on your behalf. Please contact us by phone, e-mail or in writing if you wish to arrange this.

Beyond economic repair

If **repair** costs are estimated to be more than the current retail price of a similar **appliance** (or the £1,000 claim limit, if greater) we will not be able to carry out a **repair** but will offer a contribution towards a replacement subject to the terms of this **agreement**.

Breakdown

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

Claim

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

Engineer(s)

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

Excess

As shown on your **schedule**, 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.

Pay on use

If a **claim** arises that's not covered by your **agreement**, we may be able to arrange for an **engineer** to help, but you'll be responsible for all costs. There's a £95 fee (plus parts and labour) for **pay on use** visits.

Repair

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

Schedule

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

Start date

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

We, us, our

247 Home Rescue (on behalf of the insurer, in the administration of your **agreement**) its authorised representatives and **engineers**, unless otherwise stated.

You, your

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

HOW TO REQUEST A REPAIR OR ASSISTANCE

Please get in touch either on-line or by phone, using the contact details on page 2. Our lines are open 24/7. You should contact us within 24 hours of the **breakdown** occurring and provide details of the situation.

Please do not make arrangements yourself without prior authorisation from us. If you do, we will not reimburse any costs you may incur, unless agreed by us in advance and you have receipt of the relevant reference number.

All **claims** must be made to us and not to an **engineer** directly otherwise the work will not be covered by your **agreement**.

If we've agreed to your **claim**, we'll discuss the timing of your **repair** or **assistance** with you by phone, email or text.

We'll try to ensure that your **repair** is delivered as quickly as is reasonably possible by arranging an **engineer** visit. If exceptional events (for example, adverse weather or government health restrictions) prevent our **engineer** from attending, we'll keep you informed.

Rescheduling a repair

Please provide at least 24 hours' notice of your intention to reschedule.

Delayed or rearranged appointments

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

Engineer unable to park or access your home

Following the scheduling of a visit, if our **engineer** is unable to access your **home**, for example if they are unable to park their vehicle at or nearby, you may incur an additional fee of £30.

HOW TO DISCUSS OR CANCEL YOUR AGREEMENT

To discuss your agreement

If you need to contact us regarding your **agreement**, please contact us in writing, by e-mail or by calling the customer helpline.

To cancel your agreement

Only you or your **authorised contact** can cancel your **agreement**. Please contact us in writing, by e-mail or by calling the customer helpline 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 and we'll refund any premiums you've paid.

If you cancel after 14 days

You are required to provide 30 days' notice which may require you to pay an additional premium for your remaining time on cover. Where your **agreement** is cancelled outside the 14-day cooling off period and you've not made a **claim** there'll be no cancellation fee payable to us.

Where your **agreement** is cancelled outside the 14-day cooling off period and you've made an accepted **claim** you may have to pay a cancellation fee – see cancellation fees table.

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 – see cancellation fees table.

Cancellation Fees

If you or we cancel your **agreement** and we've already completed work for you since you bought or renewed them, you may have to pay a cancellation fee. The table below shows you the amount you may have to pay. We'll take off any **excesses** you've paid since you bought or renewed your **agreement**. You will not have to pay more than your annual premium.

Cancellation Fee per Claim
£125

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 cancel the relevant appliance policy. Your replacement **appliance** may come with its own warranty (please see General Conditions for more details).

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 (please see General Conditions for more details).

HOW TO MAKE A COMPLAINT

It's our intention to give you the best possible service but if you have any questions or concerns about your **agreement** or the handling of a **claim**, you can contact us by post, e-mail or by phone.

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

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

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.

OUR INSURANCE FEATURES

APPLIANCE BREAKDOWN

✔ What we can cover

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

Appliance Replacement

If we cannot **repair** your **appliance** or we've assessed that your **appliance** is **beyond economic repair**, and you have been continuously covered by us for at least 6 months, we will provide vouchers, to a maximum value of £1,000, as a contribution towards a replacement.

If your **appliance** is no more than 5 years old, we will supply vouchers to the value of the current retail price of a similar model, subject to policy limits.

If your appliance is more than 5 years old, then the value of vouchers will be calculated based on the current value of the appliance, after annual depreciation of 10% is applied.

If your appliance is more than 10 years old, then no contribution will be made.

You will be asked to provide evidence of the original purchase date. If you are able to do so, then this will be used to calculate the age. If you are not able to provide evidence, then we will estimate the age and the maximum value of vouchers will be up to £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 to a replacement is provided.

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 either 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.

There is no cash alternative to the offer of vouchers.

Please see the General Conditions section of this document for information relating to gas safety and how we will treat gas appliances that are 'at risk' or 'immediately dangerous'.

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 attend your property and isolate the leak.

WHAT WE AREN'T ABLE TO COVER

So that we can deliver on our promises and keep our products affordable, we've carefully chosen what we can cover and what we're not able to cover.

30-Day Claims Exclusion

Your **agreement** does not cover **claims** in the 30 days from your start date or from the addition of a new **appliance**.

Additional Services

Your **agreement** does not cover the disconnection and **disposal** of your old **appliance** or unpacking or installing new appliances.

Appliance Origin

Your **agreement** does not cover any **appliance** that was not bought in the UK.

Appliance Age

Your **agreement** does not cover any **appliance** that is over 7 years since bought as new, at the start date of your **agreement**, and no more than 10 years old at renewal. Different age limits (see page 3) apply if you held a 247 Appliance Plan on 31st December 2022.

Commercial Use

Your **agreement** does not cover any appliance that is designed for, or is being used for, commercial purposes.

Consequential losses

Your **agreement** does not cover consequential losses or damage directly or indirectly caused by the **breakdown** that led to your **claim**.

Cosmetic or decorative damage

Your **agreement** does not cover cosmetic or decorative damage.

Damage caused by an engineer

We are not responsible for damage caused by an **engineer** gaining access to your **home** due to the failure of locks or moving an appliance or equipment to complete a **repair**.

Damage covered by other insurance

Your **agreement** does not cover **breakdowns**, defects, loss or damage caused by earthquake, fire, lightning, explosion, flood, storm, impact, theft, attempted theft or any other damage normally covered by Home Insurance.

Damage linked to the supply of your gas, water or electricity

Your **agreement** does not cover damage caused by disconnection of or interruption to gas, electricity or water services to your **home**.

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

Intentional damage, neglect, lack of maintenance or poor installation

Your **agreement** does not include cover if damage is deliberate, is caused by misuse, modifications, neglect or a lack of maintenance.

Your **agreement** does not include cover if **appliances** have not been properly installed or maintained in accordance with the manufacturer's instructions. We will use our expert judgement to determine the cause of any damage.

Intermittent or recurring faults

Your **agreement** does not include cover for intermittent faults.

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

Alternatively, an intermittent fault can be progressed on a **pay on use** basis.

Making good or reinstatement costs

Your **agreement** does not cover making good or reinstatement costs relating to flooring, walls, ceilings and/or any other surface, other than to make your **home** safe after a **repair**.

Product Recall

Your **agreement** does not cover replacement or recall of your **appliance** (or any part thereof), or any faults which are the subject of any recall by a supplier or the manufacturer.

Routine and general maintenance

Your **agreement** does not cover routine or general **maintenance** work, for example, work that aims reduce the risk of a future **breakdown**.

Software, internet communications or radio signals

Your **agreement** does not cover any **breakdown** caused by malicious, inappropriate or unintentional interference with software, internet communications or radio signals of any **appliance** covered under this **agreement**.

Your **agreement** does not cover **appliance** software faults, your internet connection nor any data transmission to or from any **appliance**.

Your **agreement** does not cover **repairing** or replacing any internet, network or system hub, smart speaker or voice-controlled equipment or any smart functionality, for example, connectivity to or from your **appliance** and any mobile devices.

Unforeseeable Circumstances

Your **agreement** does not cover **breakdowns**, 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, civil disturbance, epidemic or pandemic.

Unoccupied property

Your **agreement** does not provide cover if your **home** has been unoccupied for more than 30 consecutive days.

GENERAL CONDITIONS

Call recording

Calls to the customer helpline may be recorded to help improve our service.

Damage caused by us

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

Domestic use

Your **agreement** only includes cover if your **appliance** is designed and used for domestic purposes.

Exceptional circumstances

In exceptional circumstances, such as extreme weather or government restrictions, we may need to reschedule your **repair**.

We'll try to inform you of any rescheduling as quickly as possible but in some circumstances, we'll be unable to inform you until the scheduled date of our visit. We'll try, at all times, to minimise inconvenience to you.

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.

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. We will not be liable if our work on your **appliance** does not comply with the manufacturer's warranty.

Gas Safety

There may be situations when, for reasons of safety, we may declare that your gas **appliance** is 'at risk' or 'immediately dangerous'.

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

'Immediately Dangerous' is a dangerous appliance/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 duty to disconnect the **appliance** from the gas supply. You are responsible for the cost of any work that we undertake to address either an 'At Risk' or 'Immediately Dangerous' **appliance**.

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.

Length of agreement

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

Mainland United Kingdom

This policy is only available to residents in mainland England, Wales and Scotland.

Price & price changes

The price of your **agreement** includes tax at the relevant rate and won't go up or down over the length of your **agreement**, unless you change your **agreement** or the government changes the relevant tax rate.

At renewal we may change your price to reflect, for example, your claims experience, changes to product features, legal/statutory/regulatory changes or to cover the costs of administering and operating your **agreement**. Your renewal quote will provide all the relevant information.

Payments and missing payments

Our default payment method is monthly direct debit which you'll pay on an agreed date each month. Subject to successful collection of a payment, we'll provide the cover in your **agreement** up to when your next monthly payment becomes due.

Your payment method will be confirmed in your **schedule**. If you fail to pay on the due date, your **agreement** may be suspended, and you may not be able to make a **claim**. You may remain liable for outstanding and due payments for the period to the cancellation date.

If you want to make a **claim** while your account is suspended, you may be required to pay any outstanding payments before an **engineer** will be dispatched to your **home**.

Renewals

We'll contact you at least 25 days before your **agreement** renewal date. Your **agreement** will automatically renew unless you choose to cancel. Automatic renewal ensures that you remain covered. If you wish, you may opt out of automatic renewal by contacting us.

Replacement Parts

We'll 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 date of claim notification, you may opt for vouchers as a contribution to appliance replacement. See "Our 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.

Our guarantee for our work

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** occurs again within 14 days, we'll arrange a further **engineer** visit without charge.

Pre-Existing Faults

Your **appliance** must be in full working order when you take out your **agreement**.

Your agreement

Only you can benefit from your **agreement**.

YOUR RESPONSIBILITIES

External 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.

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**.

Limiting damage

In the event of a **breakdown**, you should take reasonable steps to limit any further damage (for example, by containing a leak or turning off the water supply at source). We will not accept responsibility for damage caused if you've failed to reasonably limit damage.

Necessary Maintenance

When attending a breakdown, our **engineer** may provide safety advice or recommend **maintenance** work is necessary in order to prevent a future **breakdown**. This may include but is not limited to:

- 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.

Notifying us of a claim

You should report a **claim** within 24 hours of the **breakdown** occurring, unless exceptional circumstances prevent this.

Parking

You must ensure that our **engineer** is able to park his/her vehicle at or nearby your **home**. Please advise when making your **claim** if there are parking restrictions or parking permits required.

Rescheduling a visit

If you need to reschedule an **engineer** visit, you should provide at least 24 hours' notice.

Recovering losses caused by third parties

If you make a **claim** under your insurance policy you must give the insurer all the help necessary to recover any losses owed to the insurer from third parties, following any **repair** or contribution to replacement that we provide. You may be asked to help to recover losses before or after we respond to your **claim**.

Reasonable Access

You must give reasonable access to enable appropriate work to be carried out including following any advice from the **engineer** and/or customer helpline in removing furniture if this is deemed necessary.

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

Your insurance cover is arranged and administered by us and 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, subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of its regulation by the Prudential Regulation Authority are available on request.

Insurance **claims** are undertaken by our approved engineers.

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

Your contract with the Insurer

Your insurance cover is provided by the insurer. On behalf of the insurer, we arrange and administer your cover. We'll agree service standards with the insurer for the delivery of cover provided by the insurance.

We'll write to you if, in future, 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, including data defined as 'sensitive personal data' under the applicable data protection laws and 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 by calling the customer helpline.

Changes to your terms & conditions

We may amend these terms and conditions. Where this change 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 of the fraudulent act.

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)

24|7 Home Rescue and your insurer are covered by the FSCS, a safety net for customers if either party is unable to meet its obligations. If entitled to compensation you would be covered for 90% of a **claim**. Further information about the scheme arrangement is available on www.fscs.org.uk

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

Your personal information

Both 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 data 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: www.evo-insurance.com/privacy

If you have any questions, please contact us.

Your Statutory Rights

For further information about your statutory rights, contact your local authority Trading Standards Service or Citizens Advice Bureau.

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 247 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 247 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 we ask you.

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

