

Insurance Product Information Document

24|7 HOME RESCUE

Product: Appliance Insurance

247 Home Rescue is a trading name of 247 Home Assist Ltd which is authorised and regulated by the Financial Conduct Authority, and registered in England and Wales (No. 09438900).

Registered office: Parkhill Business Centre, Padiham Road, Burnley, England, BB12 6TG

This document provides a summary of the key information relating to this Appliance insurance policy. Complete pre-contractual and contractual information on the product is provided in the terms and conditions document.

What is this type of insurance?

Appliance Insurance covers repairs or offers a contribution towards replacement in the event of a breakdown of, or accidental damage to, appliances in your home (please see the full terms and conditions for details of eligibility, cover and exclusions). The table below shows a summary of what's insured and what's not insured.



What is insured?

This is a summary of the cover and limits of your product. For full details please see the terms and conditions.

- ✓ Repairs following the mechanical or electrical breakdown of an insured appliance in your home.
- ✓ Repairs following accidental damage to an insured appliance in your home.
- ✓ Voucher contribution towards a replacement appliance, subject to terms & conditions, in the event that your appliance cannot be repaired or is uneconomical to repair. Vouchers will be chosen by us, typically from a high street retailer.



What is not insured?

This is a summary of what is not insured. For full details please see the terms and conditions.

- ✗ Software faults, internet connectivity or 'smart' appliance functionality.
- ✗ Disconnection and disposal of your old appliance or unpacking or installing new appliances.
- ✗ Intermittent, pre-existing or design faults.
- ✗ Deliberate or negligent damage, or faults caused by someone else you have used for repairs.
- ✗ Improvements, maintenance and cosmetic repairs.
- ✗ Consequential losses and any damage normally covered by other insurances, e.g. home insurance.
- ✗ Damage linked to disconnection or interruption of your gas, electricity or water supply.



Are there any restrictions on cover?

- ! 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 no more than 12 years old at the time of renewal unless your appliance has been continuously covered since January 2023.
- ! The appliance must be used for domestic purposes, in a private home, occupied by a single household.
- ! In the first year of your agreement there is no cover in the first 6 months for voucher contribution towards a replacement appliance.



Where am I covered?

- ✓ Properties in mainland England, Scotland and Wales.



What are my obligations?

- You must provide complete and accurate answers to questions we ask you when you take out, make changes to, make a claim on or renew this policy.
- You must keep us informed of any changes to your contact details, address and, so that we can check continued eligibility and that cover remains right for your needs, if you change your appliance.
- You should notify us of your appliance breakdown within 24 hours and take reasonable steps to limit any damage.
- You must take reasonable steps to ensure our engineer can safely access your property and attend your appliance.
- If our engineer recommends necessary maintenance work, it's your responsibility to carry out this work. If you don't, we may not be able to accept future claims from the same cause.
- If an excess applies to your product you will need to pay this for each accepted claim.



When and how do I pay?

- You can pay for your policy by 12 monthly instalments. Payment can only be made by Direct Debit.



When does the cover start and end?

- Your cover starts on the policy start date shown on your welcome letter and continues for a period of 12 months.



How do I cancel the contract?

- You may cancel your product by calling 24|7 Home Rescue on 0345 3192 247, by e-mail at customerservice@247homerescue.co.uk or in writing at Cancellations department, 24|7 Home Rescue Ltd, Parkhill Business Centre, Padiham Road, Burnley, BB12 6TG.
- If you cancel within your cooling off period you will get a full refund of your insurance premiums paid.
- Our policies are annual contracts. This means that if you cancel after 14 days and you have made a claim, you may have to pay cancellation fees. See the full policy terms and conditions for more details.