

Insurance Product Information Document

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 provides cover for repairs or a contribution towards replacement in the event of a breakdown of, or accidental damage to, appliances in your home (please see the terms and conditions document for full details of appliance 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.
- ✓ Cover for repairs up to £1,000 per claim including parts, labour and VAT.



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?

- ! 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, or 10 years old at renewal.
- ! Your appliance is used for non-commercial purposes in a private home, solely occupied by a single household.
- ! Anything that happens within 30 days of receiving your agreement details.



Where am I covered?

- ✓ Properties in mainland England, Scotland and Wales.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we may 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, change of 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 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 contacting 24|7 Home Rescue on 0345 3192 247 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.