Insurance Product Information Document

24|7 HOME RESCUE

Product: Home Breakdown Plus

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 Home Breakdown Plus 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?

Home Breakdown Plus provides cover for assistance and repairs in the event of an emergency or breakdown relating to your boiler, and to the central heating system or other household facilities (plumbing, drainage and electrical system) in your home. It also provides cover in the event of home security emergencies and pest infestation in your home (please review your terms and conditions for full details). The table below shows a summary of what's insured and what's not insured. If you have bought our 'My Home Plus' product this may include an annual boiler service (or if you are a landlord, a gas safety inspection and 'CP12') as non-insurance features of the product. Please check your schedule for full information..

What is insured?

This is a summary of the cover and limits of your product. Please review your terms and conditions for full details.

- ✓ Emergencies, defined as a major loss of heating, hot water or other facilities in your home following a boiler, central heating, plumbing, drainage or electrical system fault.
- ✓ Breakdowns, defined as a persistent fault with your boiler, or the central heating or other facilities in your home which has affected the normal operation of your heating, hot water, plumbing, drainage or electrical system facilities.
- ✓ Emergencies relating to the security of, or access to, your home.
- ✓ Wasps, Hornets, Mice or Rats infestation in your home.
- ✓ A contribution to a boiler replacement (subject to terms and conditions) if your boiler is beyond economic repair (BER).
- ✓ Assistance and repairs including parts, labour and VAT. Boiler claims may be subject to BER terms.
- ✓ Replacement of parts that we can't repair (subject to terms and conditions).
- ✓ Accidental Damage.
- ✓ Two portable heaters may be requested by you during Winter months if we are unable to restore your heating and you have no alternative source of heating.

What is not insured?

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

- ✗ Gas supply pipe, boiler flue and designer radiators.
- ✗ Drainage, water supply pipe, showers and their parts, taps and sanitary ware.
- ✗ Replacement of radiators, cylinders, tanks.
- ✗ Intermittent, pre-existing or design faults
- ✗ Deliberate or negligent damage, or faults caused by someone else you have used for repairs.
- ✗ Removal of limescale, sludge or debris.
- ✗ 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.
- ✗ Drainage faults which are not able to be resolved by standard methods (jetting and rodding).
- ✗ Claims where our engineer is unable to trace the fault or access the source of the fault (please see terms and conditions for full details).

Are there any restrictions on cover?

- You must own the home that you are taking cover out on, and it must be used for domestic purposes.
- Anything that happens within 14 days of receiving your agreement details (your cooling off period).
- If an excess applies to your product you will need to pay this towards each accepted claim.
- Your product does not provide cover for faults relating to broadband connectivity, software issues or other "smart" internet functionality of your boiler.
- Boilers with output over 70kW, certain boiler types, manufacturers, makes & models and certain central heating systems are ineligible for cover

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 boiler.
- You should notify us of your emergency or breakdown within 24 hours and take reasonable steps to limit any damage.
- You must take all reasonable steps to ensure our engineer can safely access your property and safely attend your boiler or heating when responding to your emergency or breakdown.
- You should get your boiler serviced every 12 months, in line with gas safe recommendations.
- If our engineer recommends necessary maintenance, 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.

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.