

# Insurance Product Information Document

24|7 HOME RESCUE

## Product: Home Essentials

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 Essentials 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 Essentials provides cover for assistance and repairs in the event of emergencies or breakdowns relating to the plumbing, drainage or electrical system in your home. It also provides cover for assistance in the event of home security emergencies and pest infestation in your home. Please review your terms and conditions for full details.



### What is insured?

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

- ✓ Emergencies, defined as a major loss of facilities in your home following a plumbing, drainage or electrical system fault.
- ✓ Breakdowns, defined as a persistent fault with the plumbing, drainage or electrical system facilities in your home which has affected the normal operation of these facilities.
- ✓ Emergencies relating to the security of, or access to, your home.
- ✓ Wasps, Hornets, Mice or Rats infestation in your home.
- ✓ Assistance and repairs including parts, labour and VAT.
- ✓ Replacement of parts that we can't repair (subject to terms and conditions).
- ✓ Accidental Damage.



### What is not insured?

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

- ✗ Annual service of your Boiler and damage to or breakdown of your Boiler or Central Heating system.
- ✗ Water supply pipe, showers and their parts, taps and sanitary ware.
- ✗ 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.
- ✗ Damage linked to disconnection or interruption of your electricity or water supply.
- ✗ Claims where our engineer is unable to trace the fault or access the source of the fault, despite their reasonable efforts to do so.



### 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 repair.



### 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 so that we can check continued eligibility and that cover remains right for your needs.
- 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 and attend your property when responding to your emergency or breakdown.
- 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 contacting 24|7 Home Rescue using the contact details in your terms and conditions document.
- 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.