



24|7 HOME  
RESCUE

# TERMS & CONDITIONS

July 2024



Welcome to 24|7 Home Rescue. Thank you for choosing us. We believe in great customer service, affordable products and easy to understand language. All documents and communication with you will be in English.

**If you need this document in a different format, for example large print or braille, please contact us.**

To help you understand the content of this document we have highlighted certain terms and words throughout the document. The meaning of these terms and words can be found in the definitions section.

This document is the legal contract between you, us, and the insurer. Please read it so you know what your **agreement** includes, what you're paying for and how and when to contact us.

## **Major Emergencies**

If there is a major emergency which could lead to serious damage, injury or threat to life you must immediately contact the emergency services and your utilities (gas, electricity, water) supply company. Your **agreement** does not cover this type of major emergency.

**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 Phone Numbers**

Customer helpline:	0345 3192 247
Claims helpline:	0345 0774 177
To schedule a <b>repair</b> :	0345 3192 247
To arrange a boiler service:	0345 0774 177
To make a complaint:	0345 3192 247

We record calls to these numbers to help improve our service.

## **Our Website**

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

## **Our E-Mail Addresses**

General enquiries: [customerservice@247homerescue.co.uk](mailto:customerservice@247homerescue.co.uk)

To make a complaint: [complaints@247homerescue.co.uk](mailto:complaints@247homerescue.co.uk)

Personal information & privacy enquiries: [privacy@247homerescue.co.uk](mailto:privacy@247homerescue.co.uk)

## **Our Postal Address**

24|7 Home Rescue, Parkhill Business Centre, Padiham Road, Burnley, BB12 6TG.

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## 24|7 HOME RESCUE PRODUCTS AND FEATURES

Our products are suitable for mainland UK (mainland England, Scotland and Wales) homeowners and landlords who require protection against natural gas heating and hot water faults, and wider protection against other home emergencies.

All products are insurance products unless otherwise stated. Under the terms of our contract with you they provide cover for a period of 12 months from the start date listed on your **schedule**.

Unless otherwise stated, your **agreement** provides cover for the parts and labour to deal with accepted **claims**. For boiler **claims**, your **BER** terms may apply. If the product you chose includes an **excess**, you will need to pay this **excess** before we can arrange for one of our **engineers** to attend your **property** to try and resolve your **claim**.

Please note that a Boiler Service is an optional extra and if you're a landlord, you can also arrange for us to perform a Landlord's Gas Safety Inspection and provide you with a certificate. These options are not insurance features. Please see the section on non-insurance features for more information.

Our full range of products and their insurance and non-insurance features are set out in this table:

24 7 HOME RESCUE	24 7 Home Owner					24 7 Home Landlord				
	Boiler Care	Heating Care	Home Care	Home Care Plus	Home Essentials	Boiler Care	Heating Care	Home Care	Home Care Plus	Home Essentials
	INSURANCE FEATURES									
Boiler Breakdown	✓	✓	✓	✓	✗	✓	✓	✓	✓	✗
Boiler Replacement	✓	✓	✓	✓	✗	✓	✓	✓	✓	✗
Central Heating	✗	✓	✓	✓	✗	✗	✓	✓	✓	✗
Plumbing	✗	✗	✓	✓	✓	✗	✗	✓	✓	✓
Internal Electrics	✗	✗	✓	✓	✓	✗	✗	✓	✓	✓
Drainage	✗	✗	✗	✓	✓	✗	✗	✗	✓	✓
Pests	✗	✗	✗	✓	✓	✗	✗	✗	✓	✓
Home Security	✗	✗	✗	✓	✓	✗	✗	✗	✓	✓
NON-INSURANCE FEATURES										
24 7 Helpline	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Boiler Service	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional
Gas Safety Inspection	✗	✗	✗	✗	✗	Optional	Optional	Optional	Optional	Optional

## Information provided by you

When you take out, change, or renew your **agreement** it is really important you provide complete and accurate answers to our questions. Incomplete or inaccurate information could mean we decline your **claim** or cancel your **agreement**. Please tell us immediately if:

- You change address, no longer own the **property** or change your boiler, or
- Your use of the **property** changes which means your **agreement** would no longer meet your needs.

If you are not sure we have up-to-date and complete information, then please contact us. If the new or updated information affects your **agreement** or the suitability of your product, we'll let you know.

We understand that you may not know the full details of your boiler, for example its age. Our engineer will verify these details during any visit to your home.

## Price, price changes and renewal

The price of your **agreement** includes relevant taxes. It will stay the same over its 12-month duration unless you amend your **agreement**, or the UK government changes the relevant tax rates.

Your **agreement** will automatically renew unless you choose to cancel it or to opt out. Automatic renewal helps you to be continuously covered but if you do wish to opt out of automatic renewal, please contact us.

The price of your **agreement** may change at renewal to reflect, for example, inflation, new product features, legal/regulatory changes or to cover the costs of administering and operating your **agreement**.

We'll contact you in good time before your renewal date and set out the price of your **agreement** for the next 12 months.

## Payments and missing payments

We request that you pay for your **agreement** using direct debit so we can collect a fixed amount on an agreed date each month. If we collect your monthly payment, we'll provide the cover and services in your **agreement** up to the date of your next monthly payment. Your payment method will be confirmed in your **schedule**.

If you don't pay on the due date your **agreement** may be suspended and you may not be able to make a **claim**. If you make a **claim** while your account is suspended, you may be required to make any outstanding payments before we deal with your **claim**.

If you believe you may have missed your payment, or you are struggling to continue to meet your payments please contact us as soon as you can. As you have entered into a 12-month **agreement** you may remain liable for outstanding and due payments for the remaining period of your **agreement** or until a cancellation date agreed with us.

## DEFINITIONS

The following words or phrases are used throughout this document and will be highlighted in bold. We have explained the meaning of these words and phrases to help your understanding of this **agreement**. They have the same meaning each time they are shown.

### Accidental damage

Physical damage arising from a sudden and unforeseen cause, or if you or another household member does something without meaning to, that causes an **emergency** or **breakdown**.

### Agreement

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

### Assistance

Reasonable efforts to fix your boiler, system or restore facilities in an **emergency** or **breakdown** by providing support remotely. For example, helping you to reset or repressurise your boiler.

### Authorised contact

Someone you have chosen to deal with your **agreement** on your behalf. If you are a landlord, you may authorise your tenant(s) or your managing agent to contact us in the event of an **emergency** or **breakdown**. Please contact us if you wish to arrange this.

### Beyond Economic Repair (BER)

The efficiency, reliability and value of a boiler reduces over time. Older inefficient boilers can mean more breakdowns, complicated repairs, difficult to find parts and more inconvenience and disruption for you. It can also mean more expensive energy bills.

Just like in car insurance we will “write-off” your boiler if **repair** costs are estimated by our expert **engineers** to be more than your BER Limit or if parts are no longer available. If we decide that your boiler is **BER** we will offer you our boiler replacement terms. This could save you money in the long run.

If you do not accept our recommended solution of boiler replacement you may ask us for a **pay on use** quote to repair your boiler. You will be responsible for all of the repair costs. Due to the potential challenges of **BER repairs**, we cannot guarantee a successful fix and therefore you may not be entitled to a refund if you choose the **pay on use** option.

### BER Limit

We will calculate your boiler’s current value from its original price depreciated by 10% a year. We recognise that simple **repairs** could

get your boiler working again by always valuing it at £250 or more.

### Breakdown

A persistent fault with the facilities in your **home** (for example, heating, hot water, clean water or drainage) which has affected the normal operation of those facilities. Includes **accidental damage**.

### Claim

A request for a **repair** or **assistance** under the insurance features of this **agreement**.

### Consequential Losses

Losses or damage that have been caused by the **emergency**, **breakdown** or the necessary actions taken by our **engineer** to deal with your **emergency** or **breakdown**.

### Designer radiators

Radiators that are made from materials such as glass, marble, stone, wood, cast iron or similar non-standard materials, or are of artistic design or shape.

Towel rails are not considered **designer radiators**.

### Emergency/Emergencies

Loss of essential facilities in your **home** (for example, heating, hot water, clean water or drainage) or sudden and unexpected events (for example, an uncontrollable leak).

These are situations which, if not dealt with quickly, would in our opinion make your **home** unsafe or not secure, cause damage or further damage to your **home**, or lead to health or safety risks to you or others.

Includes **accidental damage**.

### Engineer(s)

A qualified person approved and instructed by us to undertake **repairs** or a boiler service.

### Excess

As shown on your **schedule**, a payment by you towards each **claim** if you’ve selected a product with an **excess** or because your boiler is over 11 years old. Payment of this excess must be made before our **engineer** will attend. If you choose not to pay, we will not proceed with your **claim**.

You will not be charged an **excess** for **assistance** provided remotely (for example, by phone).

### Home

A building designed and used for residential or domestic purposes that you own and either live in or rent out for someone else to live in. This includes any attached garage or conservatory but not any detached outbuildings or communal areas.

### Improvement

Work identified and offered by our **engineer** to improve your facilities or to bring your them to current regulations. See “Main Exclusions” sections for examples of improvement work that are not covered by your agreement.

### Intermittent faults

Faults which occur from time to time but do not persist or do not affect normal facilities other than for a temporary short period. For example, an occasional fault which corrects itself or does not happen again.

The cause of an **intermittent fault**, and therefore the fix, cannot be diagnosed unless the fault is present at the time of an **engineer** visit.

### Internet and related faults

Any **emergency** or **breakdown** related to your internet or its connection to or from any boiler, device or system.

We will not **repair** or replace any internet connection, network hub, system hub, smart speaker, voice-controlled equipment or smart functionality (for example, the connection between any mobile device and your thermostat or radiator valves).

### Maintenance

Work identified by our **engineer** to reduce the risk of a future fault or that is general **maintenance** activity. See “Main Exclusions” sections for examples of maintenance work that are not covered by your agreement.

### Pay on use

If a **claim** arises that’s not covered by your **agreement**, we can arrange for an **engineer** to help. You will be responsible for all costs. There’s a £95 fee (plus parts and labour) for **pay on use** visits in your **agreement’s** first 14 days.

### Pre-existing faults

Faults or design faults that in the opinion of our **engineer** existed when you first purchased your **agreement** or were already there when your boiler or system was installed.

### Property

A **home** and all the land up to your boundary including detached outbuildings.

### Repair

Reasonable efforts to resolve an **emergency** or **breakdown** by sending an **engineer** to your **property**.

### Schedule

The document confirming the details of your **agreement**.

### Software and related faults

Any **emergency** or **breakdown** caused by malicious, inappropriate or unintentional interference with software, internet communications or radio signals of any boiler or system covered under this **agreement**.

### Unforeseeable Circumstances

**Emergencies**, **breakdowns**, loss or damage arising as a result of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), rebellion, revolution, insurrection, coup, riot, civil disturbance, epidemic or pandemic.

### We, us, our

24|7 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 CLAIM

It may be quickest and easiest to get in touch on our website or app. Or you can call us. Our lines are open 24|7. Please contact us within 24 hours of the **emergency** or **breakdown** occurring.

Please do not make arrangements yourself without prior authorisation from us. If you do, we will not reimburse costs you incur. All **claims** must be made to us and not to an **engineer** directly otherwise the work will not be covered by your **agreement**.

We may first try to resolve your problem by giving **assistance** over the phone. Please have details of the fault and be ready to follow our guidance. If an **engineer** visit is required, we'll discuss the timing of an appointment with you by phone, email or text.

We'll try to deliver your **repair** or **assistance** as quickly as is reasonably possible.

In the event of an **emergency** or **breakdown**, you should take reasonable steps to limit further damage. For example, by containing a leak or turning off your water supply. **Consequential losses** are not covered by your **agreement** so you may need to contact your home insurer to deal with this type of damage.

### Existing warranty or guarantee

If your boiler has a valid installer or supplier guarantee, or a warranty is in place, we will direct you to the installer or manufacturer for a solution in the first instance to prevent voiding of any guarantee or warranty.

### Rescheduling an engineer visit

Please provide at least 24 hours' notice if you need to reschedule.

### Delayed or rearranged engineer visits

There may be circumstances such as extreme weather, government restrictions or the need to prioritise emergency repairs, when we reschedule your appointment. We'll inform you as soon as we can.

We're not responsible for any losses caused by delayed, rearranged or cancelled **engineer** visits.

### Parking

When making your **claim** you will be asked if there are parking facilities or parking restrictions (such as "red routes") at or near your **home**. Our **engineer** must be able to legally park their vehicle at or near your **home** to begin their visit. You should arrange a parking permit if it is required.

In the unusual circumstances when we have been unable to complete your **engineer** visit because you have not advised us of parking restrictions or taken reasonable steps to arrange parking, we may charge an administration fee to cover our additional costs.

### Health & safety

We will not attend your **property**, or we may leave your **property** if we believe there is a health and safety risk. For example, hazardous chemicals, risk of verbal or physical abuse or harassment, or unsafe working conditions.

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

### Reasonable access

You must give reasonable access to enable appropriate work to be carried out. Reasonable access includes moving furniture or other items, emptying cupboards, clearing worktops, clearing floorspace etc.

### Shared drains

If the drains for your **home** are shared with your neighbours you should ask for their permission before our **engineer** carries out a **repair**.

### Replacement parts

We source replacement parts from manufacturers or approved suppliers when 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.

Replacement parts may at times be delayed or no longer available because of circumstances beyond our control. If so, we will where possible, conduct a temporary **repair**. When a delayed replacement part is received, we'll carry out a second visit to complete the **repair**.

If a replacement part is no longer available or its cost is higher than your **BER Limit**, then we will declare your boiler to be **beyond economic repair**.

We are not responsible for any loss, damage or inconvenience resulting from a delay in obtaining or receiving delivery of replacement parts.

### Our guarantee

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 same **emergency** or **breakdown** occurs within 14 days, we'll arrange a further **engineer** visit without charge.

If we've carried out a boiler service and you notify us of a related boiler fault within 7 days, we'll arrange a further **engineer** visit without charge. If we find that the fault is unrelated to the boiler service, then an excess will be payable if you have selected a product with an **excess**.

### Making safe

After a completing a **repair** we will leave your **property** in a safe condition. We may have taken necessary steps to complete a **repair**. For example, making holes in surfaces or lifting flooring. Other than making safe, your **agreement** does not cover the costs of returning surfaces or flooring to their original condition.

You should contact your home insurer if the necessary steps we've taken to complete a **repair** have caused other damage.

### 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 wilful negligence.

### Portable Heaters

If we're not able to restore your heating during the period 1 October to 31 March and you have no other source of heating, you may request two portable heaters from us which you will not have to return.

### Boiler servicing

We may not make **repairs** or provide **assistance** for your boiler if it has not been serviced annually. You should keep documentation relating to your annual boiler services to show to our **engineer**, if requested. An annual boiler service is available from 24|7 Home Rescue.

### If a fault is found to be intermittent

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

### Existing warranty or guarantee

If your boiler or system is covered by a third-party warranty, it's your responsibility to make sure that any work we may do

doesn't affect that warranty. We will not be liable if any work we conduct on your boiler or system does not comply with the manufacturer's warranty.

### 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.

# Terms & Conditions

## HOW TO DISCUSS OR CANCEL YOUR AGREEMENT

### To discuss your agreement

If you need to discuss any element of your **agreement**, please contact us.

### To cancel your agreement

Only you or your **authorised contact** can cancel your **agreement**. Please contact us if you wish to cancel.

### If you cancel within 14 days

This is your cooling-off period, starting when you receive details of your **agreement**. Unless you have requested and received an engineer visit within the 14-day period you may cancel your **agreement** without penalty. We'll refund premiums you've paid. If you have requested and received an **engineer** visit (for example, a boiler service or Landlord Gas Safety Inspection) within the first 14 days, then a cancellation fee may apply.

### 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 there may be an administration fee to cover our costs of cancelling your **agreement** before its natural expiry. If you've made an accepted **claim** or had an **engineer** visit (for example, a boiler service) you may also have to pay a cancellation fee.

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 will try 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.

## Cancellation and Administration Fees

The table below shows you the amounts that you may have to pay.

<b>Cancellation Fees</b> <i>In total you will not have to pay more than your remaining annual premium</i>	
If you have had an accepted boiler or central heating <b>repair</b>	£140 less excess paid, per claim
If you have had an accepted other type of <b>repair</b>	£140 less excess paid, per claim
If you have had an accepted <b>claim</b> resolved with over the phone <b>assistance</b>	£50, per claim
If you have had your annual boiler service completed	£84
If you have had your annual boiler service and LGSI completed	£99

## Administration Fees

There are occasions when a fee is chargeable to cover our administration costs. Please see sections on engineer parking, cancellation after 14 days and timing of your boiler service. The fee is shown in the table below.

Administration Fee	£30
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## 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.

## WHEN WE MAY CANCEL YOUR AGREEMENT

We may cancel your **agreement** immediately if:

- you give us false, misleading, or inaccurate information,
- we find your boiler is on our list of exclusions,
- you put our people's health and safety at risk, for example, physical or verbal abuse,
- your **property** is unfit or unsafe to work in,
- you don't let us in to your **property** to work, despite several attempts,
- we advise you to make permanent fixes, upgrades or improvements, but you don't, or
- you don't make your payments

## Beyond economic repair

If your boiler is **beyond economic repair**, you may be entitled to our boiler replacement terms (see "Your Boiler What's Covered" for details). Your replacement boiler may come with its own warranty.

If your **agreement** included non-boiler features (for example, central heating, plumbing and drainage) we may be able to transfer these features to a product which maintains your level of cover, with an amendment to your premiums if appropriate.

If your **agreement** was for boiler breakdown and/or boiler service only then we'll cancel your **agreement**.

## HOW TO MAKE A COMPLAINT

We aim to give you the best possible service but if you have questions or concerns about your **agreement** or the handling of a **claim**, please contact us.

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 (FOS)

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

By Post: Exchange Tower, London E14 9SR

By Phone: 0300 123 9123 or 0800 023 4567

By Email:

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Following the complaints procedure does not affect your rights to take legal action.

## YOUR INSURANCE FEATURES: WHAT'S COVERED

### YOUR BOILER

*A single natural gas domestic boiler used for domestic purposes, of no more than 70kW output, from its isolating valve including all manufacturer's fitted components within the boiler.*

### BOILER BREAKDOWN

**Repairs** or **assistance** following a boiler **emergency** or **breakdown** inside your **property** unless your boiler is **beyond economic repair**.

When visiting your **property**, for reasons of gas safety we may have to declare that your boiler is "at risk" or "immediately dangerous". Please see below for an explanation of what this means.

### BOILER REPLACEMENT

If we've assessed that your boiler is **beyond economic repair** and you have had continuous cover with us for at least 12 months, we will:

- Replace your boiler if it is less than 7 years old (since installation as new) at the time of **breakdown**, or
- Provide a 15% discount (maximum £400) towards a new boiler from our approved installers if your boiler is at least 7 years old.

We will ask you for proof of the age of your boiler. If this is not available, we will estimate its age.

Your new boiler will meet your needs but may not be the same make or model or fitted in the same place.

### MAIN EXCLUSIONS

- We do not cover your boiler flue or gas supply pipe.
- Some specialist boilers, boiler manufacturers or boilers with limited parts availability are not covered.
- Alternative heating systems (for example, any non-natural gas boiler) are not covered.
- Some types of damage (for example, cosmetic, **intermittent**, or **pre-existing**) are not covered.
- **Improvement** and general **maintenance** jobs (for example, removing sludge, limescale or debris, powerflush, adding inhibitor, boiler wear & tear, your boiler service).

*Please see "what's not covered" for a full list of exclusions.*

### GAS SAFETY

There may be situations when, for safety reasons, we may have to declare that your boiler is 'at risk' or 'immediately dangerous'.

'At Risk' means a potentially dangerous boiler 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 cases, we have a duty to switch the appliance off and advise you not to use it.

'Immediately Dangerous' means a dangerous boiler 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 or gas escapes. In these cases, 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.

### YOUR CENTRAL HEATING

*Components outside a boiler but within a central heating system in your **home**. This may include a pump, feed and expansion cistern, motorised valves, temperature and pressure controls, radiators, radiator valves, interconnecting pipework, hot water cylinder, timers, controls, and programmers*

### CENTRAL HEATING BREAKDOWN

**Repairs** or **assistance** following a central heating **emergency** or **breakdown** in your **home**.

### THERMOSTATS AND THERMOSTATIC RADIATOR VALVES (TRV)

In an **emergency** or **breakdown** relating to your central heating thermostat or TRV, we will first ask you to change batteries. If your thermostat or TRV is 'smart' or internet-connected, we will also ask you to contact the manufacturer or provider to attempt a remote fix.

If these steps fail, we will aim to **repair** your thermostat or TRV, or replace it with a standard model which restores heating functionality.

If you require like for like replacement of a thermostat or TRV (for example an internet-connected device) we will install it, but you will be responsible for its cost and for setting it up.

### MAIN EXCLUSIONS

- We do not replace, but will **repair** if possible, water tanks, cylinders, and central heating radiators.
- If your **emergency** or **breakdown** requires a full system drain-down, then this is not covered.
- Some specialist central heating systems or systems with limited parts availability are not covered.
- Some types of damage (for example, cosmetic, **intermittent**, or **pre-existing**) are not covered.
- **Improvement** and general **maintenance** jobs (for example, removing sludge, limescale or debris, bleeding radiators, seized TRV's).

*Please see "what's not covered" for a full list of exclusions.*

### YOUR PLUMBING

*Hot and cold water pipes and toilet cisterns inside your home between but not including the main internal stop-tap, internal taps and flexible pipework to your appliances.*

### PLUMBING BREAKDOWN

**Repairs** or **assistance** following a plumbing **emergency** or **breakdown** (for example, a leaking pipe) inside your **home**.

### MAIN EXCLUSIONS

- We do not cover faults with showers or taps. Please contact a local or recommended tradesperson to provide you with assistance.
- Pipes connecting your boiler to your central heating system are excluded from this plumbing section but will be covered if your **agreement** includes central heating.
- Some parts of your plumbing such as the water supply pipe and water meter are not covered.
- Some types of damage (for example, cosmetic, **intermittent**, or **pre-existing**) are not covered.
- **Improvement** and general **maintenance** jobs (for example, changing washers on toilet float valve, slow filling toilet).

*Please see "what's not covered" for a full list of exclusions.*



## YOUR DRAINAGE

Internal and external waste pipes and drains, of clay pot, plastic, PVC or concrete, for which you are legally responsible, not including flexible pipework from your appliances.

## DRAINAGE BREAKDOWN

**Repairs** or **assistance** following a drainage **emergency** or **breakdown** (for example, a blocked toilet or blocked drain) in your **home**.

## MAIN EXCLUSIONS

- We will unblock drains using conventional rodding or jetting. If these methods do not work, then your claim will not be covered.
- Collapsed drains, excavation or tree root removal is not covered.
- Some types of drainage (for example, septic tanks and cesspits) are not covered.
- Some types of damage (for example, cosmetic, **intermittent**, or **pre-existing**) are not covered.
- **Improvement** and general **maintenance** jobs (for example, removing leaves from external drains, repairing or replacing drain covers, bad odours only).

*Please see "what's not covered" for a full list of exclusions.*

## PEST INFESTATION

An ongoing presence of mice, rats, wasps or hornets in your home that may lead to a risk to health or damage to property.

## PEST INFESTATION

Removal of a pest infestation in your **home**.

## MAIN EXCLUSIONS

- Mice, rats, wasps and hornets are covered. Other pests (for example, bedbugs, bees, flies, ants, slugs) are not covered"

Bees are not pests and cannot be treated in the same way as hornets or wasps. If you have a swarm of bees in your property you should contact the British Beekeepers Association ([www.bbka.org.uk](http://www.bbka.org.uk)) for guidance.

*Please see "what's not covered" for a full list of exclusions.*

## YOUR DOMESTIC ELECTRICS

The conventional electrical supply and wiring system in your home from the fuse box to your electrical sockets, switches and lighting (but not the light fitting itself).

## DOMESTIC ELECTRICAL BREAKDOWN

**Repairs** or **assistance** following an **emergency** or **breakdown** of the domestic electrics in your **home** or relating to your ground floor external security lighting.

If your external security lighting is 'smart' or internet-connected then if we cannot **repair** it we will replace it with a standard model. If you require a like for like replacement, we will install it, but you will be responsible for the cost of the replacement.

## MAIN EXCLUSIONS

- Replacement of your fuse box is not covered.
- Full electrical system rewiring, for example, to meet latest electrical regulations is not covered.
- Some parts of your domestic electrical system (for example, external lighting other than ground floor security lighting, fire alarms, burglar alarms and smoke alarms) are not covered.
- Some types of damage (for example, cosmetic, **intermittent**, or **pre-existing**) are not covered.
- **Improvement** and general **maintenance** jobs (for example changing light bulbs, minor socket/light fitting failure where most room electrics remain in working order, bringing facilities up to latest regulations).

*Please see "what's not covered" for a full list of exclusions.*

## HOME SECURITY

If your **home** is unsafe, not secure or if you are unable to gain access to your **home**.

## HOME SECURITY

**Repairs** or **assistance** following damage to or failure of an external lock, door or window.

We will create safe and secure temporary access if you are locked out of your **home**, and/or board up broken doors or windows to secure your **home**.

## MAIN EXCLUSIONS

- Replacing any locks or keys to your **home** is not covered.
- Porch doors are not covered if another lockable door can make the **home** safe and secure.
- **Maintenance** and **improvement** jobs are not covered.

*Please see "what's not covered" for a full list of exclusions.*

## YOUR INSURANCE FEATURES: WHAT'S NOT COVERED

To deliver our promises and keep products affordable, we've carefully chosen what we cover and what we don't cover.

We don't cover every type of boiler or central heating system. We also don't cover every part of your boiler or central heating system. The following are excluded.

- Your boiler flue and your gas supply pipe.
- Any non-natural gas system. For example, solid fuel, oil or LPG.
- These boiler manufacturers: Ferroli, ATAG, Ravenheat, Intergas and Keston (manufactured before July 2019).
- These types of boilers: Potterton Powermax, Range Powermax, dual-purpose boilers/range cookers (AGA, Rayburn) and boilers with integrated storage vessels.
- These specialist heating systems: warm air units, underfloor heating and controls, ground/air/water source heat pumps, combined heat/power systems, thermal store systems/cylinders, elson tanks, single or multi-point water heaters.
- Air conditioning units.
- Electrical heating.
- **Designer radiators** and any connecting parts.
- External pipes and underground pipes between your **home** and detached outbuildings.
- Non-standard central heating accessories. For example, bronze pumps, booster pumps and filters.

We don't cover every part of your plumbing or drainage systems. The following are excluded.

- Showers and their parts including the shower unit, pump, controls, outlet and shower head.
- Taps anywhere on your **property**.
- Rainwater, guttering, down pipes, soil vent pipes and pipes constructed from steel or lead.
- Water supply pipes, external pipes and underground pipes between your **home** and detached outbuildings.
- Pipes connecting your boiler to your central heating system, water tanks and cylinders. **Repairs** may be covered if your **agreement** includes central heating.
- Frozen pipes which have not resulted in a leak.
- Water meters and water softeners.
- External toilets unless the fault is affecting your only working and accessible toilet facility.
- Sanitary ware, smart toilets and bidet or commode showers.
- Cesspits, soakaways, septic tanks, waste disposal units and macerators.
- Water features, garden irrigation systems and plumbing and filtration systems for swimming pools and spa baths.
- Collapsed drains, excavation, tree roots removal and drainage solutions other than rodding & jetting.
- Manhole chambers & covers. Blockages in the drain below the manhole chamber are covered.
- Accumulator Vessels.
- Electric Pumps.

We don't cover every part of your domestic electrical system. The following exclusions apply.

- Replacement of your fuse box and complete system rewiring.
- Electrics in detached outbuildings.
- External lighting other than ground floor security lighting.
- Garden and leisure features or facilities.
- Rubber or lead covered cables, and power cables between your home and detached outbuildings
- Outdoor electrical fittings.
- Electrical appliances on your property
- Showers and their parts, camera systems and electrically powered garage doors.
- Power generating systems. For example, solar panels.
- Fire, smoke and burglar alarms.

We don't cover every type of home security fault. The following are excluded.

- Garage doors, internal doors, electronic or internet-controlled doors or door failure caused by swelling.
- Porch doors if there is another lockable door which makes your **home** safe and secure.
- Replacement of any locks or keys to your **home**.

We don't cover every type of damage or fault with your **home** facilities. These exclusions apply to all insurance features of your **agreement**.

- Cosmetic damage.
- Damage caused by **unforeseeable circumstances**.
- **Pre-existing faults, intermittent faults** and damage caused by utility supply faults or failure.
- Damage covered by other insurance.
- Damage from work carried out by others,
- Damage caused by misuse, neglect or a lack of maintenance and damage caused by poor installation.
- Intentional or deliberate damage.
- **Consequential losses**.
- Faults caused by smart functionality, such as **internet and related faults or software and related faults**.
- Removal of limescale, sludge or debris and damage caused by limescale, sludge or debris.
- Other than making safe, your **agreement** does not include returning surfaces or flooring to their original condition.
- **Improvement** and general **maintenance**.
- Faults which have occurred because you have not carried out **maintenance** work previously recommended by our **engineers**.
- Tracing a fault or making access for a repair is not covered, unless its source is readily identifiable or, if we agree to an engineer visit, can be traced and accessed using reasonable efforts. There may be circumstances when we ask you to arrange access to the fault before our engineer can attend.
- **Claims** in the first 14 days of your **agreement** or, for any additional cover, within 14 days of adding that cover.
- Damage caused by an **engineer** in taking the necessary steps to complete a **repair**.

## YOUR NON-INSURANCE FEATURES

### YOUR BOILER SERVICE

Your boiler service is like a car MOT. There is a focus on safety. It will be completed by one of our **engineers** in line with current Gas Safety Regulations. It includes a check-up of your boiler to make sure it's working safely. After completion, we'll e-mail a certificate that provides a summary of the service and the results.

### Arranging your boiler service

If your **agreement** includes a boiler service, we'll contact you up to three times to arrange it. If we don't hear back from you, it will be your responsibility to contact us to arrange your boiler service. We will not refund the cost of a missed boiler service.

If you are a landlord and your **agreement** includes an LGSI (see below) we will undertake your annual boiler service and LGSI (and issue your legal gas safety certificate) at the same time.

### Timing of your boiler service

Boiler services are normally carried out between April and September so that we can prioritise **emergencies** and **breakdowns** during the Winter. We'll try to complete your boiler service around the anniversary of your last service, however sometimes your boiler service may be more than 12 months after your last service visit.

In your first period of insurance, we will advise you of your boiler service appointment date. If you wish to change this appointment, then you will be asked to pay an administration fee to cover our additional costs incurred. This does not apply if you are a landlord due to your LGSI obligations.

### Additional work after a boiler service

The cost of any **maintenance** or **improvement** work is not included in our boiler service feature.

If we find a problem or fault that needs to be fixed, we'll tell you about it. If the problem or fault that needs to be fixed is covered by the insurance features in your **agreement**, then there will be nothing to pay other than your **excess**.

If the problem or fault is not covered by your insurance features, then we can still help. We are happy to provide a quote for the work and if you choose to proceed you will be liable for the costs of this **pay on use** job.

### YOUR LANDLORD GAS SAFETY INSPECTION (LGSI)

*If you're a landlord it's your legal responsibility to make sure you have a valid Gas Safety Certificate for the gas meter, gas pipework and any gas appliance(s) on your property. This certificate is also known as a CP12.*

### About your LGSI

If you've selected this product feature, your LGSI will include a thorough check by a Gas Safe registered **engineer** who will:

- Check that appliances are well ventilated and that there is a constant supply of fresh air enabling the gas to burn properly.
- Check for gas tightness.
- Check that all safety devices are working effectively.
- Inspect the flue or chimney to make sure all fumes leave the **home** via the appropriate means.
- Declare an appliance unsafe if they find any faults.
- Make sure that gas devices are not being misused.

These checks are required before your LGSI can be issued.

Please have the manufacturer's instructions for your gas appliances available for the **engineer** when they attend.

### Additional work after a LGSI

The cost of any **maintenance** or **improvement** work is not included in our LGSI feature.

If we find a problem or fault that needs to be fixed, we'll tell you about it. If the problem or fault that needs to be fixed is covered by the insurance features in your **agreement**, then there will be nothing to pay other than your **excess**.

If the problem or fault is not covered by your insurance features, then we can still help. We are happy to provide a quote for the work and if you choose to proceed you will be liable for the costs of this **pay on use** job.

### NEW BOILER INSTALLATION

*Our sister company, Staywarm, is our approved boiler installation partner. Please contact Staywarm or visit the Staywarm website if you would like to find out more about the products and offers available if a new boiler, perhaps to save money on energy bills, is of interest.*

### MAINTENANCE AND IMPROVEMENT WORK

*If you have a problem not covered by your insurance or require some maintenance or improvement work relating to your boiler, central heating or plumbing then we can help. Please contact us to provide a pay-on-use quote for the relevant work.*

## LEGAL INFORMATION

### UK Law

Your **agreement** is bound by the laws of whichever country the **property** included in your **agreement** is in – England and Wales, or Scotland.

### 24|7 Home Rescue and your Insurer

The insurance elements of your **agreement** are arranged and administered by us and underwritten by Evolution Insurance Company Limited, 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 (PRA), subject to regulation by the Financial Conduct Authority and limited regulation by the PRA. Details about the extent of its regulation by the PRA are available on request.

Insurance **claims**, boiler servicing and Landlord Gas Safety Inspections are undertaken by Home Response 360, our appointed representative.

We act as an agent for the insurer so monies paid to us in relation to your insurance features 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. We arrange and administer this cover on their behalf. Agreed service standards are in place for the delivery of cover provided by the insurance.

We'll write to you if 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. You also 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.

### Your contract with 24|7 Home Rescue

If you've selected non-insurance features your contract for these features is with us.

### 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.

### Recovering losses caused by third parties

If you **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. You may be asked to help to recover losses before or after we carry out any **repair**, replacement or **assistance**.

### 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 a **claim** made by you or anyone acting on your behalf is fraudulent, deliberately exaggerated or intended to mislead, we may:

- Refuse your **claim**;
- Recover from you any costs we have incurred in respect of that **claim**;
- Cancel your **agreement** from the time of the fraudulent act; and
- Inform the police of the fraudulent act.

If we cancel your **agreement** from the time of the fraudulent act, we will not deal with any **claim** occurring after this date. We may also not return any of the insurance premium(s) already paid.

### Financial Services Compensation Scheme (FSCS)

This is a safety net for customers if we or your insurer are unable to meet our 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](http://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 information (also known as personal data) in line with the Data Protection Act 2018, the UK General Data Protection Regulation and any relevant data protection legislation. Personal information may be used by us, your insurer or third parties for underwriting, **claims** and to administer your **agreement**.

We and your insurer will ensure that personal information 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 information 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: [https://evo-insurance.com/wp-content/uploads/Evo-Privacy-Notice\\_Final\\_4-April-2023.pdf](https://evo-insurance.com/wp-content/uploads/Evo-Privacy-Notice_Final_4-April-2023.pdf)

If you have any questions, please contact us.

### Your Statutory Rights

Information about your statutory rights can be obtained from 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 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.