

# Home Emergency



FIRST FOR JUSTICE

## Insurance Product Information Document

**Company:** DAS Legal Expenses Insurance Company Ltd

**Product:** British Gas Home Assistance Cover

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

This document is a summary of the insurance cover and restrictions.

Please refer to your policy documentation for full details of your cover and the terms and conditions.

## What is this type of insurance?

Home Emergency provides assistance following an insured emergency listed below, 24 hours a day, 365 days a year.

We will arrange and pay for a contractor to: prevent damage or further damage to your home, make your home secure or relieve unreasonable discomfort, risk to health or difficulty.



### What is insured?

#### Roof Damage

- ✓ Any damage to the roof of your home where internal damage has been caused or is likely

#### Plumbing and Drainage

- ✓ Damage to, or blockage, breakage or leaking of, the drains or plumbing system that you are responsible for in your home

#### Heating Failure

- ✓ Failure of the main heating system in your home

#### Power Supply Failure

- ✓ Failure of your home's domestic electricity, or domestic gas supply

#### Toilet Unit

- ✓ Impact damage to, or mechanical failure of a toilet bowl or cistern that results in complete loss of function of the only toilet, or of all toilets in your home

#### Home Security

- ✓ Damage to, or the failure of, external doors, windows or locks which leaves your home insecure

#### Keys

- ✓ The only available set of keys to your home is lost, stolen or damaged and you cannot replace them, or cannot gain normal access

#### Vermin

- ✓ An infestation by wasps' and/or hornets' nests, rats, mice or grey squirrels in your home which prevents the use of the loft or one or more rooms in your home

#### Hotel Accommodation

- ✓ The room only cost of one night's accommodation if the home remains uninhabitable following an insured emergency



### What is not insured?

- ✗ Assistance costs (including parts and materials) which exceed the emergency assistance limit shown in your policy schedule (not including hotel accommodation costs)
- ✗ Walls, gates, hedges, fences, outbuildings, sheds, detached garages or anything outside of the boundary of the home
- ✗ An emergency at a property which you rent or let or that you own but is not your main home
- ✗ Any claim where the home is left unoccupied for 30 or more consecutive days
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Claims relating to normal day to day home maintenance
- ✗ Claims relating to shared areas or communal parts of a property including shared fixtures and fittings, facilities or services outside the legal boundary of your home
- ✗ The costs, or any contribution towards the costs, of replacing a boiler, storage heater or any other heating or domestic appliance
- ✗ Any repair to a boiler, storage heater or any other heating or domestic appliance that is more than the cost of replacing it
- ✗ Damage caused where it is necessary to gain access to carry out repairs
- ✗ Problems with septic tanks, cesspits or fuel tanks
- ✗ Leaks which have not caused or are unlikely to cause damage to your home



### Are there any restrictions on cover?

You are not covered for:

- ! A permanent repair if a temporary repair is fair and reasonable in the circumstances
- ! **Plumbing and drainage** claims relating to rainwater drains and soakaways
- ! **Heating failure** claims relating to cold-water supply or drainage pipes, solar heating, warm air heating or any non-domestic heating or non-domestic hot-water systems
- ! **Power supply failure** claims relating to a failure of the mains supply
- ! **Toilet unit** claims where there is at least one functioning toilet in your home
- ! **Home security** claims relating to damage to or failure of doors, windows or locks if the home remains secure
- ! **Vermin** claims for an infestation in any domestic outbuilding or garage, or the removal or control of bees' nests
- ! **Hotel accommodation** costs above £300 (incl. VAT)



## Where am I covered?

- ✓ United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands



## What are my obligations?

It is your responsibility to:

- Maintain your home in a reasonable condition, carry out any inspections or services of fittings in accordance with the manufacturer's instructions and complete any necessary maintenance to the structure of your home
- Try to prevent anything happening that may cause a claim
- Take reasonable steps to keep any amount we have to pay as low as possible
- Contact the assistance helpline as soon as possible after a home emergency covered by the policy has occurred
- Ensure somebody aged 18 or over is at home when the contractor we arrange for you arrives



## When and how do I pay?

You can pay your premium as a one-off payment by debit/credit card or in monthly instalments via a credit agreement.



## When does the cover start and end?

The contract will start on the date you select when you purchase the policy and will end one year later. These dates will then be detailed in 'Your Policy Schedule'.



## How do I cancel the contract?

You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date.

You may also cancel this policy at any time by calling the British Gas Home Insurance team on **0330 332 0990**.\*

If cover has not started we will refund the full premium to you. If cover has started we will keep an amount of premium in proportion to the time you have been on cover and refund the rest, provided no claims have been made.

\*We may record calls to help improve our service to you. Call charges to **03** numbers will cost you no more than **01** or **02** numbers, please check with your phone provider.