

A smiling man with grey hair, wearing a blue button-down shirt, is looking towards the camera while working on plumbing under a sink. He is holding a black tool. The background shows various pipes, hoses, and a red-handled tool.

defaqto

2015



Home Emergency Cover

HOME EMERGENCY

INSURED DOMESTIC ASSISTANCE

KEY FACTS BROCHURE



FIRST FOR JUSTICE



WELCOME TO HOME EMERGENCY

DAS Home Emergency is a peace of mind package for home owners, designed to provide help as soon as possible after a domestic emergency. One call to our helpline and we'll send an approved contractor to attend to the emergency at your home.

INSURED HELP FOR DOMESTIC EMERGENCIES

COVER

- **ROOF DAMAGE**
- **PLUMBING AND DRAINAGE**
- **MAIN HEATING SYSTEM**
- **POWER SUPPLY**
- **TOILET UNIT**
- **HOME SECURITY**
- **LOST KEYS**



HELP WHEN YOU NEED IT MOST

If your roof, doors or windows get damaged, or if you have blocked drains, burst pipes or problems with your main heating system, you will want the problem resolved as soon as possible. Our approved contractors can come out day or night to make your home secure and prevent more damage. The action taken will depend on what would be fair and reasonable in the circumstances and this may involve a temporary repair (or a permanent repair if this is no more expensive). If your home is left uninhabitable after an incident, DAS Home Emergency will also repay up to £250 (including VAT) towards the cost of overnight hotel accommodation.

We can send an approved contractor to your home 365 days a year, to:

- prevent damage or further damage to your home
- make your home secure
- relieve unreasonable discomfort, risk or difficulty for any insured person.





COVER FOR EXPENSIVE HOME EMERGENCY COSTS

Call-out charges alone can sometimes cost more than the parts needed to fix the problem. Add labour charges to that and the costs really start to mount up.

Home Emergency provides up to £500 (including VAT) or £1,000 (including VAT)*, depending on the kind of policy you have, towards the costs of isolating or fixing the problem in your home. This will give you the peace of mind of knowing you're covered for a domestic emergency.

APPROVED CONTRACTORS

We have access to a national network of carefully selected and approved engineers, so you can be sure that any emergency work will be done promptly and to the highest standard.

** To find out which of these amounts applies to you, please see your policy wording or ask your insurance adviser.*



DAS HOME EMERGENCY HAS A DEFAQTO 5 STAR RATING

DAS Home Emergency provides one of the most comprehensive policies in the market as indicated by a Defaqto 5 Star Rating.

Defaqto is an independent financial research company focused on supporting better financial decision making. At its heart is the UK's largest retail financial product database, which it maintains by collecting the whole universe of product and fund data and using its industry expertise and insight to make it comparable.

The criteria used to determine Star Ratings are based upon their views of which features are likely to be important in helping you decide which products you need.



POLICY SUMMARY



This policy summary provides key information about DAS Home Emergency, which you should read. It does not contain the full terms and conditions of the policy, which you can find in the Home Emergency policy document.

Unless otherwise agreed with the person who sells you this insurance, your cover will be valid for one year.

Home Emergency is an Assistance Insurance contract. It will help you by making your home secure after an emergency that has caused damage to your home or threatens the security or comfort of your home.

Features and benefits	Significant exclusions or limitations	Where to look in your policy
We will arrange and pay for emergency help, 24 hours a day, 365 days a year, to: <ul style="list-style-type: none">prevent damage or further damage to your main home; ormake your main home secure; orrelieve unreasonable discomfort, risk or difficulty to anyone living in your main home.	There is a limit on what we will pay to cover costs (including VAT). There are two versions of this policy. One provides up to £500 and the other up to £1,000. These limits cover the total cost of the call-out charge, parts and labour (including VAT). See your policy wording or ask your insurance adviser to find out which limit applies to you.	Refer to THE MEANING OF WORDS IN THIS POLICY, EMERGENCY ASSISTANCE LIMIT
1 ROOF DAMAGE Damage to your roof has caused or is likely to cause internal damage to your home.		
2 PLUMBING AND DRAINAGE Your drains or plumbing system suddenly becomes damaged, blocked, broken or suffers a leak.	Rainwater drains and soakaways. Problems with septic tanks, cesspits or fuel tanks.	Refer to THE MEANING OF WORDS IN THIS POLICY, PLUMBING AND DRAINAGE (b) Refer to POLICY EXCLUSIONS 15
3 MAIN HEATING SYSTEM Your main heating system fails.		
4 DOMESTIC POWER SUPPLY Your gas or electricity supply fails.	Failure of the mains supply. Failure to buy or provide enough gas, electricity or other fuel.	INSURED INCIDENTS WE WILL COVER 4 POLICY EXCLUSIONS 14
5 TOILET UNIT Your toilet bowl or cistern is damaged by something falling on or hitting it, or it stops working, and you have no other working toilet.	Cover does not apply if there is at least one functioning toilet in the home.	INSURED INCIDENTS WE WILL COVER 5
6 HOME SECURITY Your home becomes insecure because external doors, windows or locks are damaged or stop working.		

Features and benefits	Significant exclusions or limitations	Where to look in your policy
7 LOST KEYS The only available set of keys to your home are lost, stolen or damaged and unusable and you cannot replace them, or cannot gain normal access.		
HOTEL ACCOMMODATION The room-only cost of one night's accommodation for you if your home remains uninhabitable following an emergency.	The most we will pay is £100 (including VAT) per person subject to a maximum total of £250 (including VAT).	Refer to THE MEANING OF WORDS IN THIS POLICY, HOTEL ACCOMMODATION
	<p>We cannot accept claims:</p> <ul style="list-style-type: none"> ■ for incidents that occur within the first 48 hours of taking out cover unless DAS Home Emergency is taken out at the same time as another agreement (such as your home insurance policy); ■ if your home is left unoccupied for 30 or more consecutive days; ■ if you are out or nobody aged 18 or over is at home when our approved contractor arrives at an agreed time to help; ■ for costs incurred before we have accepted a claim; ■ for normal day-to-day home maintenance that you should carry out or pay for (such as servicing of heating and hot-water systems); ■ for emergencies at a residence other than your main home or if you rent or let the property; ■ for the cost of, or any contribution towards the cost of, replacing a heating or domestic appliance if it cannot be repaired or is beyond economic repair, or repair costs which exceed the limit on what we will pay (please refer to your policy wording or ask your insurance adviser to find out which limit applies to you); ■ if you have failed to carry out work or repairs that you have previously been advised to undertake to avoid an insured incident occurring or recurring; ■ for parts or labour if the equipment or facility is under guarantee or warranty; ■ that arise from faulty installation, repair or design; ■ for shared areas or communal parts of a property (or for which you do not have sole responsibility), or shared fixtures, fittings, facilities or services outside the legal boundary of your home. 	<p>Refer to POLICY EXCLUSIONS numbers below:</p> <p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>6</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>18</p>
	This policy only covers homes with no more than 15 rooms and which are situated in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands. Cover does not extend to walls, gates, hedges, fences, outbuildings, sheds, detached garages or anything outside the legal boundary of the home.	Refer to THE MEANING OF WORDS IN THIS POLICY, HOME
	<p>We will make every effort to provide the service at all times, but we will not be responsible for any liability arising from our inability to provide assistance as a result of circumstances beyond our reasonable control.</p> <p>This policy is governed by the law that applies in the part of the United Kingdom of Great Britain and Northern Ireland, the Channel Islands or the Isle of Man where you normally live.</p>	<p>POLICY CONDITIONS 3</p> <p>POLICY CONDITIONS 8</p>



WHY CHOOSE DAS?

DAS benefits from over a decade of experience providing home emergency cover and over 40 years in the legal expenses insurance market.

DAS UK is part of a larger group of companies with operations in 16 different European countries and is part of the ERGO Group, one of Europe's largest insurance groups.

CANCELLATION RIGHTS

We hope you are happy with the cover this policy provides. However, you can cancel the policy without notice within 14 days of taking it out.

After this you can cancel it at any time by telling the person who sells you the policy, but you must give 14 days' notice of cancellation.

You can ask the person who sells you this insurance about getting a refund of premium if you cancel the policy.

We can cancel the policy at any time as long as we tell you at least 14 days beforehand.

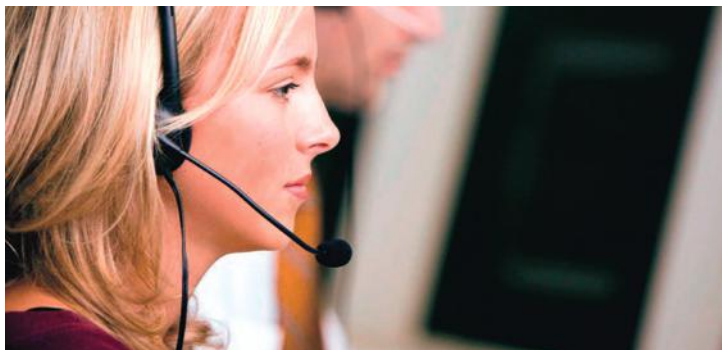
A photograph showing a large, irregular brown stain on a light-colored wall, representing water damage. The stain is darker in some areas and lighter in others, spreading across the upper half of the page.

MAKING A CLAIM

If you have a home emergency and wish to claim for assistance, you must call us as soon as you become aware of the problem.

Please call our Home Emergency helpline on **0800 072 3514** (if your policy provides cover up to £500) or **0800 072 3515** (if your policy provides cover up to £1,000) and give your name and address, including the postcode, and a description of the emergency. We will tell you what to do next.

Lines are open 24 hours a day, 365 days a year.





HOW TO MAKE A COMPLAINT

We always aim to give you a high quality service. If you think we have let you down, please write to our Customer Relations Department at our DAS Head Office address below.

Or you can phone us on **0344 893 9013** or email us at **customerrelations@das.co.uk** Details of our internal complaint-handling procedures are available on request.

If you are still not satisfied, you can contact the Insurance Division of the Financial Ombudsman Service at: **Exchange Tower | London | E14 9SR**. You can also contact them on: **0800 023 4567** (free from a landline), **0300 123 9123** (free from some mobile phones) or email them at **complaint.info@financial-ombudsman.org.uk**, website: **www.financial-ombudsman.org.uk**

Using this service does not affect your right to take legal action.

DAS Head and Registered Office:
DAS Legal Expenses Insurance Company Limited
DAS House | Quay Side | Temple Back | Bristol | BS1 6NH

Website: **www.das.co.uk** | Registered in England and Wales | Company Number 103274.

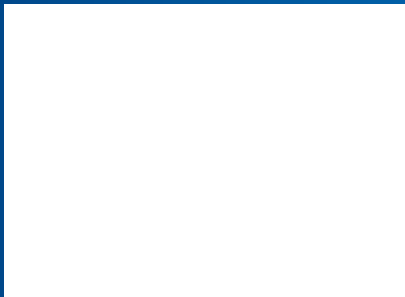
DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This will be dependent on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website, **www.fscs.org.uk**

HOW TO ARRANGE COVER

Nothing could be more straightforward. There are no forms to fill in. Simply pay the appropriate premium (plus tax) direct to your insurance advisor.

If you would like more information, ask them for a copy of our policy wording.





Agent's address