



# Home Emergency Brochure

Insured Domestic Assistance



## **Insured help for domestic emergencies**

### **Standard cover**

- Roof damage
- Plumbing and drainage
- Main heating system
- Power supply
- Toilet unit
- Home security
- Lost keys



## Welcome to DAS Home Emergency

DAS Home Emergency is a peace of mind package for home owners, designed to provide help straight away after a domestic emergency. One call to the DAS Home Emergency helpline and we'll send an approved contractor to make immediate repairs to your home.

[www.das.co.uk](http://www.das.co.uk)



## 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 a repair straight-away. Our approved contractors can come out day or night to make your home safe and secure and prevent more damage. If your home is left uninhabitable after an incident, DAS Home Emergency will also repay up to £250 towards the cost of suitable hotel accommodation.

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

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



### **Cover for expensive repair 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 or £1000\* towards repair costs to your home, depending on the kind of policy you have. 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 over 22,000 carefully selected and approved engineers, so you can be sure that any emergency repair 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.

**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 safe and secure after an emergency that has caused damage to your home or threatens the safety, security or comfort of your home.**

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>We will arrange and pay for emergency help, 24 hours a day, 365 days a year if you need immediate help to:</p> <ul style="list-style-type: none"><li>• repair damage or prevent further damage to your main home;</li><li>• make your main home safe and secure; or</li><li>• relieve unreasonable discomfort, risk or difficulty to anyone living in your main home.</li></ul>	<p>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 £1000. 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.</p>	<p><b>Refer to COVER (c)</b></p>

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<b>INSURED INCIDENTS:</b>		
<p><b>Roof damage</b> Damage to your roof has caused or is likely to cause internal damage to your home.</p>		
<p><b>Plumbing and drainage</b> Your drains or plumbing system suddenly becomes damaged, blocked, broken or flooded.</p>	<p>Rainwater drains and soakaways.</p> <p>Problems with septic tanks, cesspits or fuel tanks.</p>	<p><b>Refer to THE MEANING OF WORDS IN THIS POLICY</b> <b>Plumbing and drainage (b)</b> <b>Refer to WHAT IS NOT COVERED BY THIS POLICY 15</b></p>
<p><b>Main heating system</b> Your main heating system fails.</p>		
<p><b>Domestic power supply</b> Your gas or electricity supply fails.</p>	<p>Failure of the mains supply.</p> <p>Failure to buy or provide enough gas, electricity or other fuel.</p>	<p><b>Refer to INSURED INCIDENT 4</b> <b>Refer to WHAT IS NOT COVERED BY THIS POLICY 13</b></p>
<p><b>Toilet damage</b> 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.</p>		
<p><b>Home security</b> Your home becomes insecure because external doors, windows or locks are damaged or stop working.</p>		
<p><b>Lost keys</b> You lose the only available set of keys to your home and cannot replace them or gain normal access.</p>		

Significant exclusions or limitations	Where to look in your policy
<p>We cannot accept claims:</p> <ul style="list-style-type: none"> <li>• 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);</li> <li>• if your home is left unoccupied for 30 consecutive days;</li> <li>• if you are out when our approved contractor arrives to help;</li> <li>• for costs incurred before we have been notified of the emergency;</li> <li>• for emergencies at a residence other than your main home or if you rent or let the property;</li> <li>• for routine home maintenance or replacing parts due to wear and tear;</li> <li>• for parts or labour if the equipment or facility is under guarantee or warranty;</li> <li>• that arise from faulty installation, repair or design;</li> <li>• for homes with more than 15 rooms.</li> </ul>	<p><b>Refer to WHAT IS NOT COVERED BY THIS POLICY numbers below:</b></p> <p><b>1</b></p> <p><b>3</b></p> <p><b>5</b></p> <p><b>6</b></p> <p><b>8</b></p> <p><b>9</b></p> <p><b>10</b></p> <p><b>11</b></p> <p><b>17</b></p>
<p>This policy only covers properties in the United Kingdom of Great Britain and Northern Ireland, Isle of Man and Channel Islands.</p>	<p><b>Refer to THE MEANING OF WORDS IN THIS POLICY, Home</b></p>
<p>This policy will be governed by English Law.</p>	<p><b>Refer to CONDITIONS THAT APPLY TO THIS POLICY 7</b></p>

## Why buy DAS cover?

DAS benefits from over a decade of experience providing home emergency cover and over 30 years in the legal expenses insurance market.

The company's commitment to providing great service and comprehensive products is reflected in the fact that we have won over 20 industry awards.

DAS UK is part of a larger group of companies with operations in 16 different European countries and is owned by the world's largest insurer, Munich Re.

## Cancellation right

We hope you are happy with the cover this policy provides. However, you may 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 the policy about getting a refund of premium if you cancel this policy.

## Making a claim

If you have a home emergency and wish to claim for assistance, you must call us within 48 hours of becoming aware of the problem. Please call our Home Emergency helpline on 0800 328 3466 (if your policy provides cover up to £500) and 0800 980 5002 (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 will always try to give you a quality service. If you think we have let you down, please write to our Customer Relations Department at our Head Office address shown below.

Or you can phone us on 0117 934 0066 or email us at [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

Details of our internal complaint-handling procedures are available on request.

### **Our Head and Registered Office is:**

DAS Legal Expenses Insurance Company Limited,  
DAS House, Quay Side, Temple Back, Bristol BS1 6NH.  
Registered in England and Wales, number 103274.  
Website: [www.das.co.uk](http://www.das.co.uk)

If you are still not satisfied, you can contact the Insurance Division of the Financial Ombudsman Service at:  
South Quay Plaza, 183 Marsh Wall, London E14 9SR.  
You can also contact them on 0845 080 1800.

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

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](http://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.

[www.das.co.uk](http://www.das.co.uk)



ISO 14001  
EMS 73389



ISO 27001  
IS 88644



ISO 9001  
FS 32318

DAS Legal Expenses Insurance Company Limited. Head and registered office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Telephone 0117 934 2000 Fax: 0117 934 2109 Website: [www.das.co.uk](http://www.das.co.uk). Registered in England and Wales. Company Number 103274. DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

Agent's Address