

www.bestpricefs.co.uk



HOME EMERGENCY PLUS

This is your Key Facts Brochure

keyfacts



WELCOME TO HOME EMERGENCY PLUS

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



INSURED HELP FOR DOMESTIC EMERGENCIES

Cover Includes -

- Roof Damage
- Plumbing and Drainage
- Main Heating System
- Power Supply
- Toilet Unit
- Home Security
- Lost Keys
- Vermin

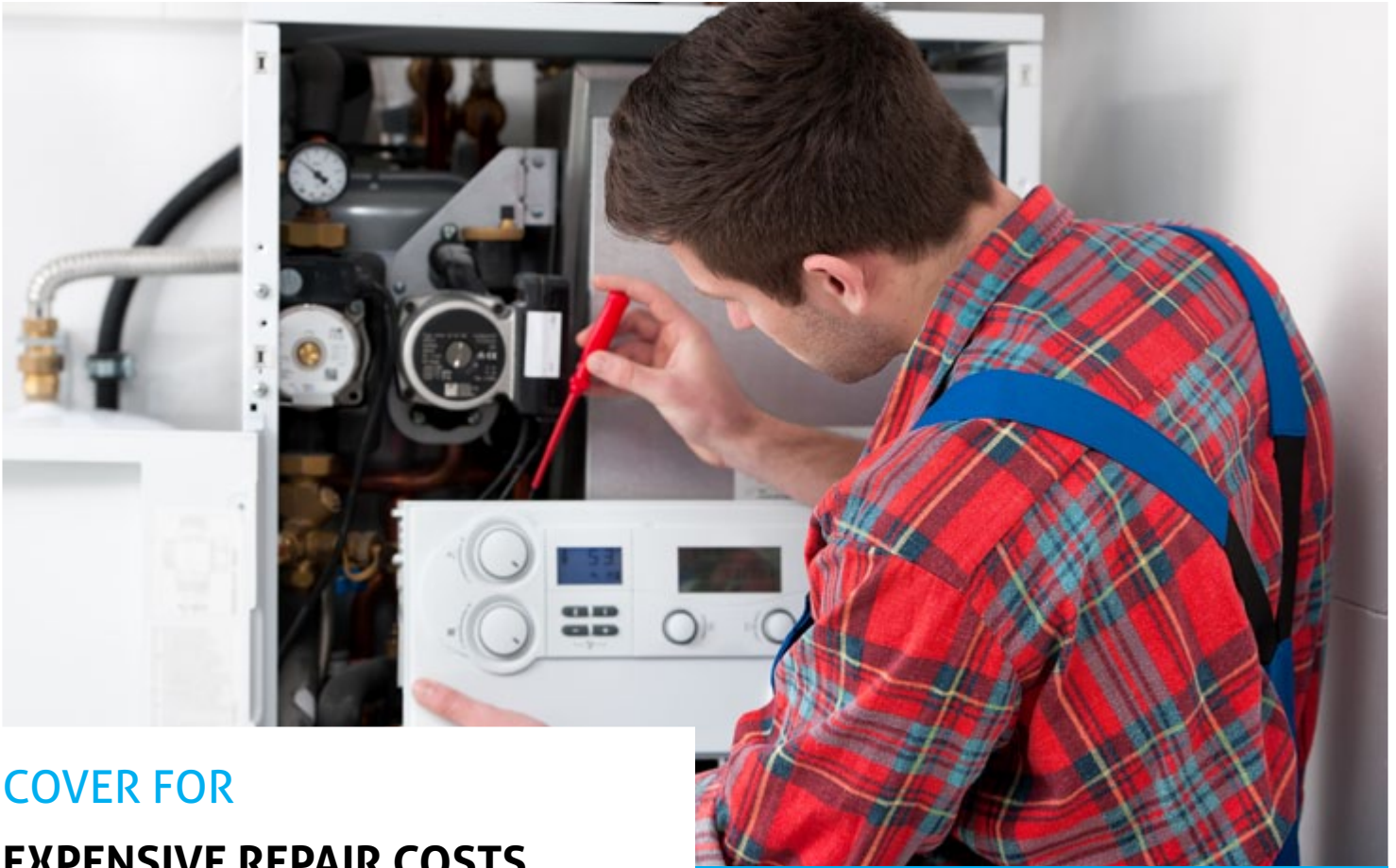
HELP WHEN YOU NEED IT MOST

If your roof, doors or windows get damaged, or if you have blocked drains, burst pipes or problems with your main heating system or an infestation of vermin, 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 £1000 towards repair costs to 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 repair work will be done promptly and to the highest standard.



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

keyfacts

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, to:</p> <ul style="list-style-type: none"> • repair damage or prevent further damage to your main home; • make your main home safe and secure; or • relieve unreasonable discomfort, risk or difficulty to anyone living in your main home. 	<p>We will pay up to £1000 including VAT to cover the total cost of the call-out charge, parts and labour.</p>	<p>Refer to COVER (c)</p>
<p>ROOF DAMAGE Damage to your roof has caused or is likely to cause internal damage to your home.</p>		
<p>PLUMBING AND DRAINAGE 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>Refer to THE MEANING OF WORDS IN THIS POLICY, PLUMBING AND DRAINAGE (b)</p> <p>Refer to WHAT IS NOT COVERED BY THIS POLICY 15</p>
<p>MAIN HEATING SYSTEM Your main heating system fails.</p>		
<p>DOMESTIC POWER SUPPLY 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>Refer to INSURED INCIDENT 4</p> <p>Refer to WHAT IS NOT COVERED BY THIS POLICY 13</p>

Key Facts - Policy Summary

Features and benefits	Significant exclusions or limitations	Where to look in your policy
<p>TOILET DAMAGE 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>HOME SECURITY Your home becomes insecure because external doors, windows or locks are damaged or stop working.</p>		
<p>LOST KEYS You lose the only available set of keys to your home and cannot replace them or gain normal access.</p>		
<p>VERMIN A sudden infestation of vermin in your home.</p>	<p>An infestation in an outbuilding not connected to your main dwelling</p>	<p>Refer to WHAT IS NOT COVERED BY THIS POLICY 18</p>

Key Facts - Exclusions or Limitations

Features and benefits	Significant exclusions or limitations	Where to look in your policy
	<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 • if your home is left unoccupied for 30 consecutive days; • if you are out when our approved contractor arrives to help; • for costs incurred before we have been notified of the emergency; • for emergencies at a residence other than your main home or if you rent or let the property; • for routine home maintenance or replacing parts due to wear and tear; • for parts or labour if the equipment or facility is under guarantee or warranty; • that arise from faulty installation, repair or design; • for homes with more than 15 rooms. 	<p>Refer to WHAT IS NOT COVERED BY THIS POLICY numbers below:</p> <p>1</p> <p>3</p> <p>5</p> <p>6</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>17</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>Refer to THE MEANING OF WORDS IN THIS POLICY, HOME</p>
	<p>This policy will be governed by English Law.</p>	<p>Refer to CONDITIONS THAT APPLY TO THIS POLICY 7</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 Rights

We hope **you** are happy with the cover this policy provides. However, **you** can cancel this policy within the first 14 days from **your** policy start date, or at any time afterwards as long as **you** tell **us** at least 14 days beforehand. Providing **you** have not made a claim on this policy, **you** will be entitled to:

- a) a full refund within the first 14 days of cover from **your** policy start date.
- b) a refund of premium proportionate to the number of months left on **your** cover if outside the first 14 days of cover. This will incur a £10 administration fee, which will be subtracted from **your** refund.

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 048 2818** and give **your** name and address, including the postcode, and a description of the emergency. **We** will tell **you** what to do next.



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 **0844 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: **South Quay Plaza, 183 Marsh Wall, London E14 9SR.**

You can also contact them on: **0800 023 4567** (free from mobile phones and landlines), **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 these services does not affect **your** right to take legal action.



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

DAS is covered by the **Financial Services Compensation Scheme (FSCS)**. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends 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**

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 Registered in England and Wales | Company Number 103274

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.