

# Insurance Product Information Document

24|7 HOME RESCUE

Heating Experts

## Product: Home Breakdown

247 Home Rescue is a trading name of 247 Home Assist Ltd which is authorised and regulated by the Financial Conduct Authority (FRN 935754), and registered in England and Wales (No. 09438900).  
Registered office: Parkhill Business Centre, Padiham Road, Burnley, England, BB12 6TG

This document provides a summary of the key information relating to this Home Breakdown insurance policy. Complete pre-contractual and contractual information on the product is provided in the terms and conditions document.

### What is this type of insurance?

Home Breakdown provides emergency cover for assistance and repairs in the event of a major loss of heating, hot water or other household facilities following the breakdown of your boiler, heating or other household systems. It also provides assistance in the event of home security emergencies and pest infestation.



### What is insured?

This is a summary of the cover and limits of your product. For full details please see the terms and conditions

- ✓ Emergencies, defined as a major loss in your home of heating, hot water or other facilities following breakdown of your boiler, central heating, plumbing, drainage or electrical systems
- ✓ Emergencies relating to the security of, or access to, your home
- ✓ Wasps, Hornets, Mice or Rats infestation in your home
- ✓ Unlimited emergency repairs, with cover up to £1,000 per claim including parts, labour and VAT
- ✓ Replacement of parts that we can't repair (subject to terms and conditions)
- ✓ Accidental Damage
- ✓ Two portable heaters will be provided to you if we are unable to restore your heating
- ✓ A contribution to a boiler replacement (subject to terms and conditions) if your boiler is beyond economic repair



### What is not insured?

This is a summary of what is not covered. For full details please see the terms and conditions

- ✗ Annual boiler service
- ✗ Gas supply pipe, boiler controls, boiler flue
- ✗ Replacement of radiators, cylinders, tanks
- ✗ Water supply pipe, showers and their parts, taps and sanitary ware
- ✗ Intermittent, pre-existing or design faults
- ✗ Deliberate or negligent damage, or faults caused by someone else you have used for repairs
- ✗ Removal of limescale, sludge or debris
- ✗ System improvements, maintenance, cosmetic repairs.
- ✗ Consequential losses and any damage normally covered by other insurances, e.g. home insurance
- ✗ Damage linked to disconnection or interruption of your gas, electricity or water supply
- ✗ Landlord Gas Safety Inspection and CP12



### Are there any restrictions on cover?

- ! You must own the home that you are taking cover out on, and it must be used for domestic purposes
- ! Anything that happens within the first 14 days of the product start date (your cooling off period)
- ! If an excess applies to your product you will need to pay this for each completed repair
- ! If your home has been unoccupied for over 30 days
- ! Boilers with output over 60kW, certain boiler types, manufacturers, makes & models and certain central heating systems are ineligible for cover.



### Where am I covered?

- ✓ Properties in mainland England, Scotland and Wales.



## When and how do I pay?

You can pay for your policy by 12 monthly instalments. Payment can only be made by Direct Debit.



## What are my obligations?

You must take reasonable care to provide complete and accurate answers to questions we may ask you when you take out, make changes to, make a claim on or renew this policy.

You must keep us informed of any changes to your contact details, change of address and, so that we can check continued eligibility and that cover remains right for your needs, if you change your boiler.

You should notify us of your emergency within 24 hours and take reasonable steps to limit any damage.

You must take reasonable steps to ensure our engineer can safely access your property and safely attend your boiler when responding to your emergency.

You should get your boiler serviced every 12 months, in line with gas safe recommendations.

If our engineer recommends necessary improvements, it's your responsibility to make these improvements. If you don't, we may not be able to accept future claims from the same cause.



## When does the cover start and end?

Your cover starts on the policy start date shown on your welcome letter and continues for a period of 12 months.



## How do I cancel the contract

You may cancel your product by contacting 24|7 Home Rescue on 0345 3192 247 or in writing at Cancellations department, 24|7 Home Rescue Ltd, Parkhill Business Centre, Padiham Road, Burnley, BB12 6TG

If you cancel within your cooling off period you will get a full refund of your insurance premiums paid.

Our policies are annual contracts. This means that if you cancel after 14 days and you have made a claim, you may have to pay cancellation fees. See the full policy terms and conditions for more details.