HOME EMERGENCY

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: SES Home Services **Policy: Total Plus**

Sutton & East Surrey Water Services Ltd t/a SES Home Services (hereafter referred to as SES Home Services) is an Appointed Representative of Marsh Ltd which is authorised and regulated by the Financial Conduct Authority (FCA) for General Insurance under Firm Registration Number 307511. Not all products and services are regulated by the FCA (for details see www.marshcommercial.co.uk/info/terms). Registered in England and Wales number 2446416. Registered Office: London Road, Redhill, Surrey, RH1 1LJ. All prices include Insurance Premium Tax at 12%. These policies are underwritten by DAS Legal Expenses Insurance Company Limited. 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 and entered on the register under number 202106. All prices include VAT.

WHAT IS INSURED?

- Plumbing Emergencies
- Leaking or burst pipes
- Blocked main drains
- Routine Plumbing and Drainage repairs
- Blocked/leaking sinks/baths/showers/WCs/wastes
- Fitting of taps or shower cartridges (labour only)
- Electrical circuits/supply/sockets/fuse box failures
- DIY Accidents e.g. nails through pipes
- External water supply pipe repairs
- Missing or broken roof tiles
- Lost Keys/broken external door locks
- Broken external window glass
- Annual inspection of visible plumbing systems in the home
- Radiators and repairs to pipework leaks
- Hot water cylinder leaks/replacement
- Feed and expansion tank leaks/replacement
- Annual boiler service and system safety check
- Failure of your central heating boiler or central heating system up to the value of the system or boiler

WHAT IS NOT INSURED?

- Gaining access, replacement of cupboards, doors, access panels or boxing
- Cost of supplying ceramic discs
- Repairs/replacement of shower controls
- Macerator, Saniflo or siphonic WC systems
- Rainwater soakaways, guttering, cess pits, swimming pools, water features, electric storage heaters, manhole covers, standpipes
- Domestic appliances and appliance hoses
- Replacement of any water tanks
- Replacement of any sanitaryware
- Non standard syphons and push button
- Water filtration, waste disposal, water pumps or water softening systems
- LPG or oil boiler or warm air heating or underfloor heating.
- Primary or secondary boiler fluing
- Non-standard pattern or decorative radiators and towel rails
- Adjustment to time and temperature controls of your boiler or central heating system
- Re-lighting of pilot's lights
- Failure or malfunction of radiators following removal for decorating or other purposes
- Any water pressure adjustments or faults arising from scale, sludge deposits or aggressive water conditions
- De-scaling or de-sludging of boilers/systems
- Immersion heaters (except for power supply – covered under Total and Total plus only)
- Unvented cylinders/thermal storage units and the associated combination/blending valves
- Faults arising from poor boiler/system installation or design
- Gas leaks from any pipes or appliances, other than the pipework situated within the boiler casing
- Loss or damage arising from the utility company interrupting or deliberately disconnecting services
- Accidental damage to your central heating system or boiler

We will pay up to the value of your boiler or system for any claim including VAT, call-out charges, labour, parts and materials. If the approved contractor considers that the boiler is beyond economical repair we reserve the right not to carry out any repairs or continue insurance on your central heating boiler or system until the boiler has been replaced. You are free to choose who replaces the boiler, but if you allow our approved contractor to undertake this replacement we will give you a contribution of £500 inclusive of VAT towards the cost of this replacement (supply and installation). No contribution will be payable if any other contractor is appointed to undertake this work. The cost of replacement in these circumstances means that the cost of replacing any redundant items with one of similar quality and specification. Replacement works must be carried out by SES Home Services approved contractors only. We will pay up to a maximum of £250 for any plumbing or household claim including VAT, call-out charges, labour, parts and materials, and up to a maximum of £600 for claims including VAT, call-out charges, labour, parts and materials for mains drainage system claims. Unlimited for underground external water supply pipe repairs. The approved contractor will endeavour, subject to workload, to call the next working day in response to a request for a plumbing routine repair or service appointment by you. Please note: All Emergency Cover incidents must be reported as soon as you notice the problem.

SES 019/03.22

ARE THERE ANY RESTRICTIONS ON COVER?

You are not covered for:

- Claims within the first 14 days of the policy
- Any loss or damage arising from circumstances that you were aware of at the time you entered into this contract
- Any costs incurred when you have not notified us and received our prior agreement
- Any loss or damage relating to repairs more specifically covered as part of any other insurance policy or maintenance agreement
- Damage or costs incurred in gaining necessary access or the cost of effecting permanent repairs, including any redecoration or making good the fabric of the home
- Work required to access pipework concealed by any solid surfaces
- Any defect, damage or failure caused by negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not meet recognised industry standards
- Any other losses or expenses arising from the provision of, or delay in, providing the services to which this insurance relates, unless negligence on our part can be demonstrated
- Costs associated with any other property or communal/shared areas of your home
- Any loss, injury or damage arising as a result of equipment not having been installed, serviced or maintained in accordance with statutory regulations or manufacturer's instructions
- The cost of renewing or modifying any existing pipework or equipment responsible for the emergency or routine repair visit
- Subsequent claims arising from the same cause or event, when you have not taken or paid for the action recommended by our approved contractor to ensure that the original fault has received a permanent repair

WHERE AM I COVERED?

United Kingdom of Great Britain and Northern Ireland

WHAT ARE MY OBLIGATIONS?

It is your responsibility to:

- Keep to the terms and conditions of this policy
- 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
- Contact the assistance helpline as soon as possible after a home emergency covered by the policy has been noticed
- Ensure somebody aged 18 or over is at home when the approved contractor we arrange for you arrives

WHEN AND HOW DO I PAY?

Payment options will be subject to the contractual terms between you and SES Home Services.

WHEN DOES THE COVER START AND END?

This cover will last for one year and the dates of cover will be included in your policy documentation. If in any doubt, please contact SES Home Services on 020 8722 7000.

HOW DO I CANCEL THE CONTRACT?

You have the right to cancel any policy of insurance within 14 days of the date of issue or the date upon which the terms and conditions are received, whichever is the later, and you are entitled to the return of your premium provided you have made no claim under the policy. If an inspection or annual boiler service has taken place in this period, we reserve the right to make a charge for this service, before returning to you the balance of any premium paid within 30 days of you informing us. If you subsequently give notice in writing or by telephone to us to cancel this policy, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. No return of premium will be made. For Direct Debit customers, payments will continue to be collected for your remaining period of insurance. The insurer may give 30 days notice of cancellation of this policy by writing to you at your last known address. We and the insurer can cancel the policy if you have given any false information. We can cancel the policy if you make a claim for a replacement boiler that has not been inspected and approved by us.

PAGE INTENTIONALLY LEFT BLANK