

HOME EMERGENCY

INSURANCE PRODUCT INFORMATION DOCUMENT



Company: SES Home Services

Policy: Appliance

Sutton & East Surrey Water Services Ltd t/a SES Home Services (hereafter referred to as SES Home Services) is an Appointed Representative of Jelf Insurance Brokers Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA) under Firm Registration Number 302751. 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.



WHAT IS INSURED?

- Repairs for 3 named kitchen appliances
- 100% replacement allowance for irreparable appliances under 5 years old
- 50% replacement allowance for irreparable appliances 5-8 years old
- Maximum annual claim limit £1,000 including VAT, call-out charges, labour, parts and materials



WHAT IS NOT INSURED?

- Pre-existing faults
- Faults due to you not following the manufacturer's instructions
- If the breakdown or damage is due to normal wear and tear
- Any breakdown or damage to items that are within the manufacturer's warranty or guarantee periods
- Any part of the appliance that the manufacturer recognises regular replacement of including, but not limited to; light bulbs, door seals, knobs, dials, fuses and batteries
- Modification of your appliance
- Faults to computerised or energy management systems or devices, lighting and appliance management systems
- Loss or breakdown arising as a result of disconnection from or interruption to the mains services



ARE THERE ANY RESTRICTIONS ON COVER?

You are not covered for:

- Any **breakdown** of an **appliance** within the first 30 days of it being registered is NOT covered. For **appliances** included from the **start date** this means the first 30 days following the **start date** of cover. For any appliance registered after the **start date**, it is the first 30 days following the registration.



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 you cancel the policy after this period, provided that you have made no claim under the policy, we reserve the right to deduct an appropriate amount to cover insurance risk premium and any other expenses incurred and return any balance to you within 30 days of you informing us. These cover levels are transferable once only to another property providing that it is within our service area and we have agreed to the transfer.