

HOME EMERGENCY

INSURANCE PRODUCT INFORMATION DOCUMENT



Company: SES Home Services

Policy: Electrical

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 to electrical wiring and fixtures inside your home
- Repairs to electrical wiring and fixtures within outbuildings
- Outside security and doorway lighting
- Electric doorbells, bathroom extractor fans and smoke alarms connected to the wiring of your home
- Accidental electrical damage caused by you
- Maximum limit: per claim, £1,000 including VAT, call-out charges, labour, parts and materials



WHAT IS NOT INSURED?

- Repairing controls, pumps, detectors, timers and programmers
- Repairing or replacing the mains supply up to the fuse box
- Repairing the parts of the power supply between your home and the outbuildings that are outside of the building
- Repairing or replacing rubber or lead wiring
- Repair of accidental damage to the main electrical consumer unit or fuse box
- Unless specifically mentioned under 'What is Insured?', loss, damage or indirect costs arising as a result of disconnection from or interruption to the gas, electricity or water mains services to the property, for example a power cut to your neighbourhood



ARE THERE ANY RESTRICTIONS ON COVER?

You are not covered for:

- Claims made 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
- Making good damage caused by gaining necessary access means filling or plastering to make level but excludes any redecoration which will be your responsibility. We do not include the cost of getting to your system/appliance where your system is inaccessible due to a design fault
- 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



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.