

HOME EMERGENCY

INSURANCE PRODUCT INFORMATION DOCUMENT



Company: SES Home Services

Policy: Standard

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?

- Plumbing Emergencies
- Leaking or burst pipes
- Blocked main drains
- Routine Plumbing and Drainage repairs
- Blocked/leaking sinks/baths/showers/WCs wastes
- 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



WHAT IS NOT INSURED?

- Gaining access, replacement of cupboards, doors, access panels or boxing
- Fitting of taps or shower cartridges (covered at premier level only)
- Cost of supplying ceramic discs
- Repairs/replacement of shower controls
- Macerator, Saniflo or siphonic WC systems
- Repairs to central heating systems
- Immersion heaters (except for power supply – covered under standard and premier only)
- 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
- Unvented cylinders/thermal storage units and the associated combination/blending valves
- Loss or damage arising from the utility company interrupting or deliberately disconnecting services



ARE THERE ANY RESTRICTIONS ON COVER?

You are not covered for:

- Claims within first 14 days of 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
- The cost or replacement of any sanitaryware
- 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

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. Please note: All Emergency Cover incidents must be reported as soon as you notice the problem.



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.