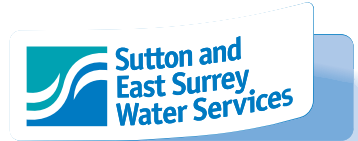


Plumbing Policy Document



ASSURED





keyfacts[®]

Sutton & East Surrey Water Services Limited,
59 Gander Green Lane,
Cheam, Sutton,
Surrey, SMI 2EW.

Registered in England and Wales
No. 2446416.

Which products do we offer?

We offer products from DAS Legal Expenses Insurance Company Limited.

Which service will we provide you with?

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Who regulates us?

The FCA and PRA are the independent watchdogs that regulate financial services. Use this information to decide if our services are right for you.

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 its register under number 202106.

For General Insurance purposes only, Sutton and East Surrey Water Services Limited is an appointed representative of Kingsbridge Risk Solutions Limited.

Kingsbridge is authorised and regulated by the Financial Conduct Authority and entered on its register under number 309149.

Kingsbridge Risk Solutions Limited's permitted business is advising customers on non-investment contracts, making arrangements with a view to transactions in non-investment insurance contracts, dealing as an agent in non-investment insurance contracts, assisting in the administration and performance of non-investment insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website:
<http://www.fca.org.uk/firms/systems-reporting/register>
or by contacting the FCA on 0800 111 6768.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of

business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: The Customer Services Manager,
Sutton and East Surrey Water Services Limited,
59 Gander Green Lane, Cheam, Sutton,
Surrey SMI 2EW

Telephone: 020 8722 7004

Should the matter not be resolved to your satisfaction, please contact:

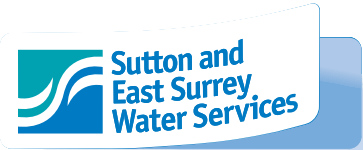
In writing: Kingsbridge Risk Solutions Limited,
9 Miller Court, Severn Drive,
Tewkesbury Business Park, Tewkesbury,
Gloucester GL20 8DN

Telephone: 01386 725 900

Complaints that cannot be resolved after 8 weeks by Kingsbridge Risk Solutions Limited, may be referred to:

In writing: The Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall,
London E14 9SR

Telephone: 0800 0 234 567



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WELCOME

Thank **you** for taking out a policy with **us** for **your Home Emergency** insurance.

As long as **you** have paid the premium due, **we** will provide the services and benefits described in this policy during the **period of insurance** set out in the Schedule.

We will use the details that **you** have given **us** to provide the services and benefits set out in this policy, subject to the following terms, conditions and exclusions, together with any applicable endorsements. **You** should read all of these carefully, to ensure this policy meets **your** individual requirements.

This policy is underwritten by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

This insurance is effected in England and is subject to the Laws of England and Wales.

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.

This scheme has been arranged by:

Kingsbridge Risk Solutions Limited,
9 Miller Court, Severn Drive,
Tewkesbury Business Park,
Tewkesbury,
Gloucestershire GL20 8DN

Registered in England and Wales No. 04122238.

For General Insurance purposes only, Sutton and East Surrey Water Services Limited is an appointed representative of Kingsbridge Risk Solutions Limited.

To ensure **we** are consistent in providing **our** customers with quality service, **we** may record **your** telephone call.

THE AIMS OF THIS INSURANCE

This product meets the demands and needs of those who wish to ensure that their **home** is covered in the event of an **emergency** affecting the **essential services** serving their **home** and for routine maintenance for the items shown in this document.

This insurance is a **home emergency** policy and not a household buildings or contents policy. It should complement **your** household insurance policies, and provide benefits and services which are not normally available under these policies.

What **we** undertake to do is provide rapid, expert help if **you** suffer an **emergency** in **your home** arising from an incident covered under the policy. **We** will arrange for one of **our approved contractors** on **our** list of approved tradesmen to attend and take action to stabilise the situation and resolve the **emergency**.

Cooling Off Period: If, when reading **your** policy, **you** decide that it does not meet **your** requirements, please return the policy and schedule within 14 days of the

date of issue or receipt of the terms and conditions, whichever is later.

We will refund to **you** any premium **you** have paid and **we** will recover from **you** any payments **we** have made.

Certification of Cover

This Policy document combined with **your** schedule certifies that insurance has been effected between **you** and **the insurer**. In return for payment of the premium **the insurer** agrees to insure **you** in accordance with the terms and conditions contained in and endorsed on these documents.

Signed on behalf of **the insurer** by:



Neil Chapman, Managing Director
Authorised Signatory of Sutton and East Surrey Water
Services Limited

DEFINITIONS

Certain words in **your** Policy Document or Schedule have a particular meaning as shown below. Whenever **we** use one of these words it will always have the same meaning:

Approved contractor: A tradesman approved and authorised by **us** in advance to carry out repairs.

Beyond economical repair (BER): The point at which the cost of repairing the part or appliance exceeds the value of the existing part or appliance.

Central heating system: A gas fired boiler, the gas supply pipework from the principle appliance isolating valve to the boiler, standard and thermostatic radiator valves, standard (non-decorative) pattern towel rails/radiators, standard pattern hot water cylinder, immersion heater, thermal storage units/unvented cylinders (e.g. Megaflor) and the associated blending/combo valves, feed and expansion tank, pipework and fittings of the **central heating system**. Any remotely sited controls including programmers/timing devices, room thermostats, **central heating system** pumps, hot water cylinder thermostat and motorised/zone control valves and drive motors.

Drainage system(s): The mains **drainage systems** and associated pipework within the boundary of the **home**, as far as the first connection to the shared mains drainage services. Includes blockage clearance and repairs, but not any problems caused by **your** neighbours or third parties, or are their responsibility.

Emergency: A sudden and unexpected event at **your home**, which if not dealt with immediately will:

- expose **you** or a third party to a risk to their health or
- make **your home** unsafe or insecure or
- cause damage or further damage to **your home** and its contents.

Emergency repair: A temporary repair carried out by an **approved contractor** which is necessary to resolve or make safe the immediate **emergency** but which will need to be replaced by a **permanent repair**.

Essential services: Water, electricity, gas and mains drainage, but only as contained within the boundary of the **home**.

Home: **Your** principle place of residence used for domestic purposes. A house, bungalow or self contained flat/maisonette, including integral garages and any detached garages or outbuildings with a mains water supply, comprising of up to a total of 5 bedrooms and 4 bathrooms (up to a maximum of 4 **WCs**) and at the address shown in **your** schedule, that is built of brick, stone, concrete or other non-combustible materials and roofed with slates, metal, thatch, concrete or other non-combustible materials.

Period of insurance: The period between the start date and end date as shown in **your** policy schedule.

Permanent repair: A repair or other work necessary to put right the source of the problem caused in **your home** by the **emergency**.

Routine repair(s) and/or service(s): A specified service or repair by appointment necessary at **your home** which is not considered by **us** to be an **emergency**.

Small containable leaks: Any slight or minimal leakage of water from any source that is containable either by closing of an isolation valve, stop-tap, or other means of stopping the flow or by placing a suitable receptacle to catch any leakage.

The insurer: DAS Legal Expenses Insurance Company Limited.

Unoccupied: Not been lived in by **you** or **your** family, or any other person with **your** permission.

Waste water systems: Any standard pattern **waste water systems** for sinks, baths, showers or basins that are reasonably accessible, but excluding pumped **waste water systems**.

WC(s): Any standard pattern **WC** siphon or push-button flushing unit, but excluding any siphonic, macerator or Saniflo electrical units. Non-standard or specialist push-button siphon units will be fitted free of labour charge, but you will be charged for the replacement parts at the **approved contractor's** normal rates. A £10 plus VAT minimum charge applies.

We/us/our: Sutton and East Surrey Water Services Limited.

You/your: The person named on the policy schedule and members of their household normally living with them.

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POLICY COVER

SECTION 1

THIS SECTION APPLIES TO THE FOLLOWING LEVELS OF COVER:

PRIMARY



| What is Insured | What is Not Insured |
|---|--|
| <p>An event that you have reported <i>immediately</i>, which we consider to be an emergency in your home by the following causes:</p> | <p>An emergency which happens before the cover starts or within 14 days of the first inception of this insurance.</p> |
| <p>Uncontainable leakage of hot or cold water pipes within your home.</p> | <p>Dripping taps. Burst or leaking flexible hoses to washing appliances. Slow seepage from joints or gaskets which does not involve a sudden escape of water. Leaking overflows (unless your water is metered). The results of hard water scaling deposits. The cost or replacement of any sanitaryware. Any repairs or replacement of shower controls/units or pumps, shower heads or hoses. Water filtration, waste disposal, water pumps or water softening systems. The replacement of any water tanks. Any repairs to unvented cylinders (e.g. Megaflo)/thermal storage units and associated combination/blending valves. Central heating system pipework replacement or repairs (these will be isolated and made safe only).</p> |
| <p>Total blockage of soil or waste water system pipes from sinks, basins, bidets, baths or showers.</p> | <p>The results of hard water scaling deposits. The cost of any sanitaryware.</p> |

SECTION 1

THIS SECTION APPLIES TO THE FOLLOWING LEVELS OF COVER:

PRIMARY (continued)



| What is Insured | What is Not Insured |
|--|--|
| Complete failure of, or damage to underground mains drainage system or sewers within the boundaries of your home , as far as the first connection to the shared mains drainage system . | Rain water soak away systems. Standpipes. Rain water pipework or guttering. Manhole covers. Malfunctioning or blockage of cesspits or septic tanks and their associated pipe work. Loss or damage arising from the utility company interrupting or deliberately disconnecting the services or any equipment they are responsible for. |
| Total blockage or mechanical failure of a WC or cistern in your home which results in complete loss of function. | Any claim for blockages caused by products or objects not suitable for disposal via the waste water system . Siphonic, macerator or Saniflo WC units. |

We will pay up to a maximum of £250 for any claim including VAT, call-out charges, labour, parts and materials, and up to a maximum of £600 for any claims including VAT, call-out charges, labour, parts and materials for **mains drainage** system repairs.

Please note: All emergencies must be reported as soon as you notice the problem.

ASSURED

SECTION 2

THIS SECTION APPLIES TO THE FOLLOWING LEVELS OF COVER: STANDARD & PREMIER



Emergency Cover:

| What is Insured | What is Not Insured |
|---|---|
| An event that you have reported immediately, which we consider to be an emergency in your home by the following causes: | An emergency which happens before the cover starts or within 14 days of the first inception of this insurance. |
| Uncontainable leakage of hot or cold water pipes within your home . | Burst or leaking flexible hoses to washing appliances. The results of hard water scaling deposits. Any repairs or replacement of shower controls/units or pumps, shower heads or hoses. Water filtration, waste disposal, water pumps or water softening systems. The replacement of any water tanks. Any repairs to unvented cylinders (e.g. Megaflo)/thermal storage units and associated combination/blending valves. Central heating system pipework replacement or repairs (these will be isolated and made safe only). |
| Total blockage of waste water system pipes from sinks, basins, bidets, baths or showers. | The results of hard water scaling deposits. The cost or replacement of any sanitaryware. |
| Complete failure of, or damage to underground mains drains or sewers within the boundaries of your home , as far as the first connection to the shared mains drainage services. | Rain water soak away systems. Standpipes. Rain water pipework or guttering. Manhole covers. Malfunctioning or blockage of cesspits or septic tanks and their associated pipe work. |
| Total failure of your mains water or sewerage services for which you are legally responsible. | Loss or damage arising from the utility company interrupting or deliberately disconnecting the services or any equipment they are responsible for. Malfunctioning or blockage of cesspits or septic tanks and their associated pipe work. |
| Repairs as a result of leakage on the underground water supply pipe for which you are legally responsible, from the Water Company principal stop-tap to the first domestic stop-tap. In the case of common or shared supply pipes, cover under this policy commences from the branch point on the common supply pipe serving the home up to the first domestic stop-tap only. | The repair or replacement of any supply pipe in excess of the first 100 metres in length. This is subject to an additional premium. The excavation of solid surfaces inside the home . (If your stop-tap requires relocating an additional charge will apply.) The cost of replacing water meters. |

**SECTION 2 – THIS SECTION APPLIES TO THE FOLLOWING LEVELS OF COVER:
STANDARD & PREMIER**



Emergency Cover (continued):

| What is Insured | What is Not Insured |
|--|---|
| <p>We reserve the right to only re-lay the external water supply pipe up to the first domestic stop-tap should the approved contractor either consider its condition irreparable, or that it would be more cost effective to re-lay part, or the entire supply pipe to remedy the defect.</p> | |
| <p>Total blockage or mechanical failure of the only accessible WC or cistern in your home which results in complete loss of function.</p> | <p>Any claim where there is another working WC within your home (routine repairs apply). Any claim for blockages caused by products or objects not suitable for disposal via the waste water system. Siphonic, macerator or Saniflo WC units.</p> |
| <p>Broken external window glass compromising the security of your home.</p> | <p>Breakage of internal glass or doors. Window frames and fittings. Outbuildings, including garages. Any window glass that is only cracked and not shattered or completely destroyed. Any vandalism or malicious damage not reported to the Police.</p> |
| <p>Electrical supply failure to lighting and power distribution systems beyond the electrical supply meter, including fuse boxes and consumer units, and individual wiring circuits or ring mains. Individual light switches, conventional room light bulb holders and pendants, and individual power socket outlets within the home where they are damaged or so defective as to be a danger or pose a risk to your health.</p> | <p>Replacement of decorative fittings on a like for like basis (these will only be replaced with standard white fittings). Loss or damage arising from the utility company interrupting or deliberately disconnecting the services or any equipment they are responsible for. Central heating systems (except for immersion heater electrical power supply). Electrical storage heaters. Any CCTV, fire, security, outdoor lighting and/or surveillance systems and door bells or electric garage doors.</p> |
| <p>Missing, broken or repositioned roof tiles or damaged flat or tarpaulin roofs allowing water penetration that is likely to cause damage to the contents of the home.</p> | <p>Any betterment to flat and tarpaulin roofs where these have already suffered wear and tear.</p> |

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

**THIS SECTION APPLIES TO THE FOLLOWING LEVELS OF COVER:
STANDARD & PREMIER**



Emergency Cover (continued):

| What is Insured | What is Not Insured |
|---|---|
| <p>Lost Keys. We will appoint an approved contractor to assist you if you lose or damage the only available key to the principal external door locks of your home or if you are unable to gain access to or exit from your home due to failure or damage to the external locking mechanisms.</p> | <p>Any theft of keys, vandalism or malicious damage not reported to the Police. Any claim for keys left inside your home. Keys or locks for any outbuilding, porch or conservatory door.</p> |
| <p>DIY accidents (e.g. nails through pipes)</p> | <p>An incident not deemed to constitute a DIY accident by us.</p> |

We will pay up to a maximum of £250 for any 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** repairs. Unlimited for underground external water supply pipe repairs.

EXTENSIONS TO SECTION 2:

| What is Insured | What is Not Insured |
|---|--|
| <p>The following routine repairs and services are covered under this section of the policy:</p> | <p>Any routine repair and/or service which is required before the cover starts, or within 14 days of the first inception of this insurance.</p> |
| <p>Repairs as a result of leakage on the underground water supply pipe for which you are legally responsible, from the Water Company principal stop-tap to the first domestic stop-tap. In the case of common or shared supply pipes, cover under this policy commences from the branch point on the common supply pipe serving the home up to the first domestic stop-tap only. We reserve the right to only re-lay the external water supply pipe up to the first domestic stop-tap should the approved contractor either consider its condition irreparable, or that it would be more cost effective to re-lay part, or the entire supply pipe to remedy the defect.</p> | <p>The repair or replacement of any supply pipe in excess of the first 100 metres in length. This is subject to an additional premium. The excavation of solid surfaces inside the home. (If your stop-tap requires relocating an additional charge will apply.) The cost of replacing water meters.</p> |



EXTENSIONS TO SECTION 2 (continued):
STANDARD & PREMIER

| What is Insured | What is Not Insured |
|---|---|
| <p>Supply Pipe Inspection: The approved contractor will carry out one visit to your home annually upon your request, to check that the external underground water supply pipe to the home is not leaking.</p> | |
| <p>Trace and Access Costs: Trace, access, repair and reinstatement costs of all disturbed surfaces (after external water supply pipe repairs only) to match the existing surface, as far as reasonably practicable, whilst tracing location of, and repairing, a leak to the external underground water supply pipe.</p> | <p>Any colour variations in materials or finish.</p> |
| <p>The cost of: Supplying and fitting washers for any faulty standard (15–28mm) pattern tap (non-ceramic disc), ball-valve, gate-valve or internal stop-tap within the home. Labour necessary to fit any ceramic discs. Labour necessary to replace a ball-valve or stop-tap which we consider to be so defective that re-washing cannot be carried out satisfactorily.</p> | <p>Any repairs where we consider that a tap is so defective to be beyond economical repair, or that re-washing cannot be carried out satisfactorily. The cost of supplying any ceramic discs. The cost of supplying or fitting of any taps. The cost of any tap revivors. The cost of non-standard pattern parts. (Premier level includes free tap fitting)</p> |
| <p>Failure of or damage to underground mains drainage system or sewers within the boundaries of your home, as far as the first connection to the shared mains drainage services.</p> | <p>Rain water soak away systems. Standpipes. Rain water pipework or guttering. Manhole covers. Malfunctioning or blockage of cesspits or septic tanks and their associated pipe work. Loss or damage arising from the utility company interrupting or deliberately disconnecting the services or any equipment they are responsible for.</p> |



**EXTENSIONS TO SECTION 2 (continued):
STANDARD & PREMIER**

| What is Insured | What is Not Insured |
|---|--|
| <p>We will cover the cost of labour to repair, or if we consider it necessary, to replace any defective WC siphons for standard, non-standard or specialist siphon or push-button flushing units (up to a maximum of 4 WCs in your home).</p> | <p>Any siphonic, macerator or Saniflo electrical units for WCs. The supply of any non-standard or push-button siphon units. Any additional labour costs incurred where the whole cistern needs to be replaced because the siphon unit is constructed of china or other similar material. The cost of supply and fitting of any sanitaryware. The cost of replacement parts.</p> |
| <p>The cost of: repairing any defective blocked or leaking standard pattern sink, bath or basin waste water systems.</p> | <p>Any pumped waste water systems. The cost or replacement of any sanitaryware. The cost of renewing a complete run of pipework. The cost of replacement parts.</p> |
| <p>The cost of repairing small containable leaks.</p> | <p>Any repair costs which we consider to have been caused by lack of maintenance. The repair or replacement of any central heating system pipework radiators or associated valves (these will be isolated, radiators drained of water and made safe only, on emergency call-outs). Refilling or re-commissioning of the central heating system. Any repairs or replacement of shower controls/units or pumps, shower heads or hoses. Water filtration, waste disposal, water pumps or water softening systems. The replacement of any water tanks. Any repairs to unvented cylinders (e.g. Megaflo)/thermal storage units and associated combination/blending valves. Burst or leaking flexible hoses to washing appliances. The results of hard water scaling deposits. Any repairs where a re-run of pipework is required to remedy the fault. The cost of replacement parts.</p> |

We will pay up to a maximum of £250 for any 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** repairs. Unlimited for underground external water supply pipe repairs.

SECTION 3

THIS SECTION APPLIES TO THE FOLLOWING LEVELS OF COVER: PREMIER



Routine Repairs and Services:

| What is Serviced | What is Not Insured |
|--|--|
| <p>The following additional routine repairs and services are covered under this section of the policy:</p> | <p>Any routine repair and/or service which is required before the cover starts, or within 14 days of the first inception of this insurance.</p> |
| <p>Annual Service Inspection: The cost of an approved contractor to carry out an annual inspection of the visible plumbing systems in the home during the first year of cover and at your request once each year thereafter, and report on the following plumbing installations in the home:</p> <ul style="list-style-type: none">a) all stop-taps, domestic appliance service valves and gate/wheel valves;b) internal rising water main, where visible;c) hot and cold main storage tanks;d) all WC siphon units;e) all visible pipework and associated fittings, including insulation and fixings, toilet flush pipe, cone and soil pipe connections;f) all taps including outside hose union taps;g) domestic appliance hose connections to service valves. <p>Any leaks, faulty tap washers, ball-valves, stop-taps and service valves revealed during the inspection may be repaired/replaced at the time of the inspection or an alternative appointment arranged to carry out this work.</p> | <p>The cost of any additional parts or fittings. The supply of any ceramic discs. The cost of non-standard pattern parts.</p> |

Routine Repairs and Services (continued):

PREMIER

| What is Serviced | What is Not Insured |
|---|--|
| <p>The approved contractor will only inspect the visible central heating system pipework for leaks under this level of cover.</p> | <p>The approved contractor will not inspect non-visible pipework, drains, valves or connections including, but not limited to, those items concealed beneath or behind floorboards or concrete floors, kitchen units, panelled baths or boxing.</p> |
| <p>The cost of labour to fit or replace taps purchased from the approved contractor's range, or supplied by you.</p> | <p>Any more than: a) one mixer tap b) two other taps c) one outside tap fitted on any one visit by the approved contractor. Any more than two visits by the approved contractor to fit replacement taps in any one period of insurance. The cost of any additional parts or fittings.</p> |
| <p>The cost of labour to replace shower cartridges purchased from the approved contractor, or supplied by you.</p> | <p>The cost of the replacement parts.</p> |

The **approved contractor** will endeavour, subject to workload, to call the next working day in response to a request for a **routine repair or service** appointment by **you**.

We will pay up to a maximum of £250 for any 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** repairs. Unlimited for underground external water supply pipe repairs.

HOW WE SETTLE A CLAIM

In an Emergency

We will arrange for an **approved contractor** to assess the situation and carry out **emergency repairs** to **your home** to stabilise the situation and resolve the **emergency**.

Where covered under the policy, the **approved contractor** will undertake **emergency repairs** to render the situation safe and secure to prevent further damage to the **home** OR a **permanent repair** if this is possible on the initial visit and can be achieved within the monetary limits provided.

For a Routine Repair and Service

Where this is insured under **your** policy, **we** will arrange for an **approved contractor** to undertake **routine services and repairs** to the **home**.

Where the cost of supplying replacement plumbing parts falls outside the scope of the policy, it will normally be possible to purchase these from the **approved contractor** at the time of their visit. These will all be supplied at the normal rates, terms and conditions which are available on request. A £10 plus VAT minimum charge for each part applies in these instances.

For all Claims

We will pay the **approved contractor** direct, up to the maximum amount for any claim as specified within each

section of **your** policy. This amount includes VAT, call-out charges, labour, parts and materials. **you** are responsible for settling any payment due to the **approved contractor** where the labour, parts and or materials fall outside the scope of the policy.

Any further repairs at **your** request may be carried out at **your** cost at the **approved contractor's** normal rates. A £10 plus VAT minimum charge applies in these instances.

All completed **permanent repairs** are guaranteed against faulty materials and workmanship for a period of one year.

Any replacement parts may not be from the same manufacturer as the replaced parts. The replaced parts will become **our** property, however **you** will be able to check the parts that have been removed upon request.

Whilst **we** will make every effort to make sure that **we** supply **you** with the full range of services in all emergencies covered by this policy, remote geographical locations or unforeseeable adverse local conditions may prevent **us** from providing the normal standard of service.

We cannot be responsible for any inconvenience, loss or damage caused by a delay in the manufacturers, or their suppliers or agents, supplying spare parts.

If the **approved contractor** is unable to gain access to the **home** for any reason, **you** will be responsible for any costs incurred by the **approved contractor**.

WHAT TO DO IF YOU NEED TO MAKE A CLAIM

In an Emergency

When **you** become aware of a possible claim for **emergency** cover under this policy, **you** must notify **us** *immediately* by telephone on:

**24-HOUR, 365-DAY
PLUMBING/HOUSEHOLD EMERGENCY LINE**

0800 027 7601

We will then advise **you** how to protect yourself and **your** home.

We will endeavour to ensure that all emergencies reported will be attended by an **approved contractor** within 2-3 hours of **your** call. **You** should ensure that either **you** or a responsible adult who can grant access and can act on **your** behalf, are available at this time.

The Police must also be advised immediately of any loss or damage arising from theft, attempted theft, vandalism or malicious act.

Major emergencies which may result in serious damage or danger to **you** or anyone else should immediately be reported to the Public Emergency Services.

**SUSPECTED GAS LEAKS MUST ALWAYS BE
REPORTED TO NATIONAL GRID UK ON**

0800 111 999

For Routine Repairs and Annual Service Inspections

If **you** need to arrange for a routine repair, **you** should contact **us** between the hours of 7.30am and 5.00pm, Monday to Friday (excluding Bank Holidays) on **our** Call Centre telephone number:

PLUMBING/HOUSEHOLD

020 8722 7004

GENERAL CONDITIONS

- 1 **You** are expected to respond honestly and with reasonable care to questions asked by **us** when **you** take out **your** insurance policy and when **you** renew **your** insurance. If **you** are unsure about how to answer a question, please contact **us** for guidance. Failure to respond honestly and with reasonable care to questions asked by **us** could invalidate **your** insurance cover and mean that part or all of **your** claim may not be paid.
- 2 **You** must take all reasonable steps to protect **your home** and prevent loss and damage and to maintain **your home** in sound condition and good repair.
- 3 All equipment should be serviced annually or in accordance with manufacturer's guidelines.
- 4 If a claim is fraudulent in any respect all benefit under this policy will be forfeited.
- 5 **We** will insure **you** under this policy only if **you** keep to the payment terms and the terms and conditions of this policy.
- 6 **We** may take proceedings at **our** expense and for **our** own benefit, but in **your** name, to recover compensation from any third party in respect of anything covered by this policy.
- 7 When **you** become aware of a possible **emergency** claim under this policy, **you** must notify **us** *immediately*. If for any reason **we** allow **you** to use **your** own appointed contractor, **You** should obtain an estimate for the work and contact **us** for authorisation to continue with the repair. **You** must then at **your** own expense supply **us** with a written statement and other supporting documentation that **we** may require to substantiate **your** claim as soon as is reasonably possible.
- 8 Where **we** have accepted a claim but there is a disagreement over the amount **we** will pay the dispute will be referred to an arbitrator. **You** and **we** must agree on the arbitrator in accordance with the law in force at that time. When this happens **you** must wait for the arbitrator's decision before **you** can take any legal action against **us**.
- 9 **You** and **we** are free to choose the Law applicable to this agreement but in the absence of agreement to the contrary the Law of England and Wales will apply.
- 10 **You** must promptly pay **us** or the **approved contractor** for all work authorised by **you** that is not covered under this insurance policy.
- 11 If any loss, damage or expense covered under this policy is also covered by any other insurance or maintenance contract, **you** must provide **us** with full details of the other contract. **We** will not pay more than **our** fair share (rateable proportion) of any claim.

GENERAL EXCLUSIONS

- 1 Any loss or damage arising from circumstances that **you** were aware of at the time **you** entered into this contract.
- 2 Any costs incurred when **you** have not notified **us** and received **our** prior agreement.
- 3 Any loss or damage relating to repairs more specifically covered by another insurance policy or maintenance agreement.
- 4 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**.
- 5 Work required to access pipework concealed by solid surfaces.
- 6 Any claim relating to household appliances.
- 7 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.
- 8 Any claim when the **home** has been left **unoccupied** for 30 consecutive days or more.
- 9 Any claims relating to CCTV, fire security, outdoor lighting and/or surveillance systems and door bells, or electric garage doors, or to swimming pools, ponds, fountains or other water features.
- 10 Any loss, damage or failure resulting as a consequence of:
 - a) Fire, lightning, storm, flood, theft, impact or accidental damage, subsidence, landslip or heave.
 - b) War, invasion, act of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power; riot or civil commotion
- c) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component thereof
- d) Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 11 Any loss, injury, damage or legal liability arising directly or indirectly from:
 - a) The failure of any computer or other electrical component to recognise correctly any date and its true calendar date
 - b) Computer viruses.
- 12 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.
- 13 Costs associated with any other property or communal/shared areas of **your home**.
- 14 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.
- 15 The cost of renewing or modifying any existing pipework or equipment responsible for the **emergency** or **routine repair**.
- 16 The cost or replacement of any sanitaryware.
- 17 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**.
- 18 Any claim where no fault is found.

CUSTOMER SATISFACTION

Our Promise of Service:

It is always **our** intention to provide a first class standard of service. However, if **you** have any cause for complaint there are a number of steps **you** can follow to get the problem solved.

To help **us** deal with **your** case as quickly as possible, please have the details of **your** policy ready (surname, policy number etc.).

PROCEDURE

First contact:

The Customer Services Manager, Sutton and East Surrey Water Services Limited, 59 Gander Green Lane, Cheam, Sutton, Surrey SM1 2EW

Telephone: 020 8722 7004

Should the matter not be resolved to your satisfaction, please contact:

In writing: Kingsbridge Risk Solutions Limited, 9 Miller Court, Severn Drive, Tewkesbury Business Park, Tewkesbury, Gloucester GL20 8DN

Telephone: 01386 725 900

Complaints that cannot be resolved after 8 weeks by Kingsbridge Risk Solutions Limited, may be referred to:

In writing: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: 0800 0 234 567 (*free for people phoning from a 'fixed line', e.g. a landline at home*) or

Telephone: 0300 123 9 123 (*free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02*)

Further details will be provided at the appropriate stage of the complaints process.

FCA and PRA Registration

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.

For General Insurance purposes only, Sutton and East Surrey Water Services Limited is an appointed representative of Kingsbridge Risk Solutions Limited.

Kingsbridge is authorised and regulated by the Financial Conduct Authority and entered on its register under number 309149.

For Your Protection

The Financial Services Compensation Scheme

The insurer is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **the insurer** is unable to meet its obligations to **you** under this contract.

Further information can be obtained from The Financial Services Compensation Scheme (7th Floor Lloyd's Chambers, Portsoken Street, London E1 8BN) by phone on 020 7741 4100 and on their website at www.fscs.org.uk

DATA PROTECTION

The data supplied by **you** in connection with this policy will only be used for the purpose of processing **your** policy of Insurance, including underwriting, administration and handling any claim that may arise. The data supplied will not be passed on to any other parties other than those, which **we** have mentioned above.

It is important that the data **you** have supplied is kept up to date. **You** should therefore notify **us** promptly of any changes. **You** are entitled upon the payment of an administration fee to inspect the personal data which **we** are holding about **you**. If **you** wish to make such an inspection **you** should contact:

The Customer Services Department,
Sutton and East Surrey Water Services Limited,
59 Gander Green Lane,
Cheam, Sutton
Surrey SM1 2EW

Telephone: 020 8722 7004

We may respond to enquiries by the Police concerning **your** policy in the normal course of their investigations. Where it is necessary to administer your policy effectively or to protect **your** interests **we** may disclose the data **you** have supplied to other third parties such as **approved contractors**, other repairers, replacement companies, other insurers etc.

Fraudulent Claims or misleading information

We and **the insurer** take a robust approach to fraud prevention in order to keep premium rates down so that **you** do not have to pay for other people's dishonesty. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by **you** or anyone acting on **your** behalf to obtain benefit under this insurance, **your** right to any benefit under this insurance will end, **your** policy will be cancelled and **we** or **the insurer** will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. **We** or **the insurer** may also inform the police.

To prevent fraud, insurers sometimes share information. Details about **your** insurance application and any claim **you** make may be exchanged between insurers.

Law that applies to this policy

Whilst the parties to this insurance are free to choose the law applicable to it, **the insurer** proposes the law of England and Wales and in the absence of any other agreement, the law of England and Wales will be used.

CANCELLATION AND RENEWAL PROVISIONS

Your rights to cancel

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 Annual Service Inspection has taken place in this period, **we** reserve the right to make a charge for this service, before returning the balance of any premium paid.

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. **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**.

Cancellation by us

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 reserve the right to either decline cover or cancel **your** policy if **we** feel that it is either being abused in any way, or if **you** become obstructive, or conditions within the **home** are considered to be unreasonable or unsafe, or unsanitary for **our approved contractors** to work.

Premium position upon cancellation by us

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to **you** or **your** estate.

If an incident has arisen during the **period of insurance** which has or will give rise to a claim, then no refund will be made.

Renewal provisions

We will send **you** a renewal notice before the end of each **period of insurance** showing the cost of next year's **policy**. For direct debit customers; to ensure **your** cover continues, **we** will seek to automatically renew **your** insurance every 12 months. This means that **we** will hold **your** payment details securely on **our** files so that **we** can collect **your** next renewal premium. **You** can change **your** direct debit details at any time. Each year **we** will inform **you** in advance to remind **you** that this is happening. If **you** do not wish to renew **your policy** please inform **us** at **your** earliest convenience.

N.B. Renewal is automatic on 1st April every year for water bill associated premiums.

Transferring your policy

You are allowed to transfer **your** policy to a new home premises within **our** service area **once only** during the **period of insurance** shown in the policy schedule.



365 ASSURED
HOME EMERGENCY SCHEMES

EMERGENCY HELPLINES

| | |
|----------------------------|----------------------|
| HOUSEHOLD | 0800 027 7601 |
| HEATING | 0800 027 7602 |
| GAS LEAKS (TRANSCO) | 0800 111 999 |

365 Assured
Primary

365 Assured
Standard

365 Assured
Premier

HOW TO MAKE A CLAIM

You should:

1. Check that the cause of loss, destruction or damage is covered. The policy contains details of what is covered, what is not covered and how claims are settled.
2. Have **your** policy schedule or details to hand to speed up the process.

3. **Contact:**

EMERGENCY TELEPHONE LINE NUMBERS

24 hours / 365 days a year.

See **your** Schedule, Contact Card or fridge magnet for details.

Please note: Calls may be recorded for quality monitoring purposes

HOUSEHOLD ROUTINE SERVICE TELEPHONE LINE NUMBER

(Tap-washer, ball-valve, stop-tap, W.C. siphon, bath, sink, basin waste blockages or leaks, containable leak requests etc.)

7.30am to 5.00pm Monday to Friday.

(except Bank Holidays and designated Christmas holidays)

4. Explain the problem clearly and in as much detail as **you** can. The **Emergency** Call Centre staff will assist **you** to ensure that **we** capture all the correct details in order to dispatch an appropriate **approved contractor** to **you** as soon as possible.
5. Take note of, and carry out any advice given to **you** by the **emergency** Call Centre staff to alleviate or lessen the problem or damage until the **approved contractor** arrives.
6. Have **your** policy schedule available for the **approved contractor** to check upon arrival.
7. Give the **approved contractor** full access to any parts of the **home** necessary to carry out the required repairs.

ANNUAL SERVICE INSPECTIONS PROVIDED UNDER THESE POLICIES.

The above services, where included in these cover levels, is provided for and arranged by Sutton and East Surrey Water Services Limited who retain fees for payment for this work and are separate to the insurance policy.

HELPFUL NOTES

365 Assured does not replace house buildings and/or contents insurance. **You** should maintain cover under these policies at all times.

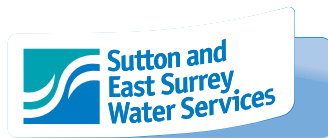
Electrical earthing to underground water supply pipes.

*Prior to 1966, it was common practice for electricians to earth the electrical installations to buried water pipes. Since 1966 this practice has been prohibited by the Electrical Regulations because amendments to such pipes could make them unsatisfactory for earthing purposes. In consequence, **we** nor the **approved contractor** can have any responsibility for interference with any such earthing arrangements. In the event of any repairs being necessary to an underground supply pipe, **you** are strongly advised to arrange for the electrical installation to be checked by a qualified electrician.*

PLEASE EXAMINE THIS POLICY TO ENSURE THAT IT MEETS **YOUR** REQUIREMENTS.

Household 0800 027 7601
Gas Leaks (NATIONAL GRID) 0800 111 999

020 8722 7004



59 Gander Green Lane Cheam Sutton Surrey SM1 2EW
Tel: 020 8722 7004
www.h2oservices.com

