

Terms and Conditions - PlumbingCare

This plan covers the items below, in the circumstances shown up to the claims limits in the Plan.

Emergency Assistance - Plumbing & Drainage

The provision of a Contractor and materials to repair unforeseen damage to the internal plumbing and drains and external drains of the Home, which if not dealt with quickly would be likely to render the Home unsafe, cause further damage to the Home or its contents, or cause personal risk to the occupant.

Accommodation costs

We will, with our prior consent, pay reasonable costs incurred by you, up to a maximum of £250, in obtaining accommodation for one night, for your permanently resident family in the event of the home being rendered uninhabitable as a result of the plumbing or drainage emergency. This does not cover natural flood conditions where the rivers have burst their banks.

1. Definitions

The following words and phrases always have the meanings given below:

Commencement date - The start of the period of cover as shown in section 2 of your plan schedule.

Contractor - A suitably qualified person approved by Domestic & General to provide Emergency Assistance.

Period of cover - The term shown on section 2 of the plan schedule.

We, Us, Our - Domestic & General Insurance PLC, Swan Court, 11 Worples Road, Wimbledon, London SW19 4JS.

You, Your - The customer named in section 1 of the plan schedule.

Home - The property at the address named in section 1 of your plan schedule, not including detached garages and outbuildings. The home (not exceeding 15 rooms) must be used for domestic purposes only, lived in by only one household and not be made up of separate units of accommodation.

2. Claim Limit

The amount we will pay in respect of any one claim shall not exceed £1,000 including VAT.

3. How to arrange Emergency Assistance

a) Major plumbing and drainage emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public emergency services.

b) Telephone our contact centre on 0870 242 7179 within 24 hours of the plumbing or drainage emergency occurring and provide details of the problem.

All requests for Emergency Assistance must be made through our contact centre. Do not make any arrangements yourself without prior authorisation from us. If you do we will not reimburse any costs you may incur.

c) We will appoint a suitable Contractor to attend, provided that this is not precluded by adverse weather conditions, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway networks and repairs thereto and any other circumstances preventing access to the home or otherwise making the provision of Emergency Assistance impossible.

We and the Contractor will have reasonable discretion as to when and how work is undertaken, depending on workloads.

d) The Contractor will charge all costs covered by the insurance directly to us. You will be asked to pay the cost of:

- i) call-out charges if there is no-one at the home when the Contractor arrives;
- ii) Any work you require to be carried out which exceeds the limits set out in Section 2 of your plan.
- iii) fitting replacement parts or components of a superior specification to the original at your request.

4. What is not provided by your plan

We shall not be liable for:

- 1) Descaling or any work arising from hard water scale deposits, including desludging and the effects of aggressive water and clearing of airlocks;
- 2) Repairing or replacing taps (including the washer within the tap);
- 3) Repairs to central heating systems (except pipework), cylinders, radiators, water tanks (unless specified), controls, water valves, motorised valves, water softeners, filters, pumps (including shower pumps and mixer valves);
- 4) Replacement of the external cold water stop cock;
- 5) Replacement of any bathroom fixtures, showers, sanitary ware (sinks, toilets, baths & bidets);
- 6) Repairs to "Macerator" units, "Saniflo" units or waste disposal units;
- 7) Loss or damage caused by interruption or disconnection of the water supply or utility services, however it is caused;
- 8) Routine cleaning of drains;
- 9) The full cost of unblocking shared drains or repairing shared pipework. We will only provide the policy holder's share of the cost;
- 10) Repairing or unblocking drains where they have been used for commercial purposes;
- 11) Drain clearance where you have been advised of the need to remove a physical blockage (e.g. rubble);
- 12) Restoration of any fixture or fitting e.g. fitted units, floor covering, tiles, plaster board or the reinstatement of any hard or soft landscape, such as drives, pathways, patios, walls, flowerbeds or lawns, with the exception of backfilling any excavation to leave the ground level;
- 13) Any repair where asbestos is present;
- 14) Replacing lead or steel pipes or any upgrading / improvement work required as a result of legislation (Health and Safety or otherwise) or to meet current standards;
- 15) Repairs or replacement of swimming pools, decorative garden features, fish tanks and all associated pipe work;
- 16) Repairs or replacements of rainwater pipes and guttering, soakaways, cesspits, septic tanks, treatment policy and their overflow;
- 17) Damage caused by water flowing from overflow pipes;
- 18) Liability directly or indirectly for any consequential loss arising as a result of any repairs carried out by our authorised contractor and / or as a result of the fault (e.g. damage to furniture due to a burst pipe);
- 19) Deliberate damage, improper use, abuse or wilful neglect of any parts of system;
- 20) Call out charges where no-one is at home when the Contractor arrives;
- 21) Work in excess of the limits of indemnity as described in section 2;
- 22) Circumstances known to you prior to the commencement date of the policy;
- 23) Claims arising after the home has been left unoccupied for 30 days or more;
- 24) Claims arising from homes situated outside Great Britain. Homes on the Isle of Man, Scilly Isles, Channel Islands, the offshore Scottish Islands and Northern Ireland are not covered.

- 25) Replacement of or adjustment to any decorative or cosmetic part of the equipment;
- 26) The cost of repairs due to a design or existing fault;
- 27) Repairs to non-domestic or commercial properties;
- 28) Replacement of tanks;
- 29) Any work covered by any guarantee, warranty or other insurance;
- 30) Properties with more than 15 rooms;
- 31) Claims arising within the first 14-day period from our receipt of your application for protection;
- 32) Claims directly or indirectly caused by, happening through or in consequence of pollution or contamination of any kind whatsoever;
- 33) Any work to domestic appliances that are leaking water, other than from external fixed pipe work (hose connectors are not protected);
- 34) Any consequence of riot, strike, lockout, civil commotion, labour disturbances, war, invasion, act of foreign enemy, terrorism, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- 35) Claims arising from subsidence, structural repair, fire, lightning, explosion, flood & storm;
- 36) If the damage to your drains is, in our opinion, due to wear and tear, we will get the drains running again, but you may have to pay for permanent repairs;

5. Conditions

- (a) You must take reasonable care and maintain the home and its equipment in good order and take all reasonable precautions to prevent loss or damage.
- (b) We may take proceedings at our expense in your name to recover any sums paid under this policy.
- (c) Your home must not exceed 15 rooms, and not be made up of separate units of accommodation.
- (d) Your home must be used for domestic purposes only, and be lived in by only one household.

6. How to contact us or complain

- Call our Customer Service Department on 0870 242 6749.
- Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire, CV12 8JP.
- Email us by clicking on 'contact us' at our website (www.domgen.com).

We want you to contact us so that we know what you think of us and the services we provide. We hope that you are satisfied with our response to your enquiry. If you are not satisfied, you can ask for your case to be reviewed by us and a final decision made on behalf of the Managing Director.

If you are still not satisfied you can ask the Financial Ombudsman Service to review your case. They can be contacted at:

South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Email: enquiries@financial-ombudsman.org.uk

7. Your right to change your mind / cancellations

You may cancel the plan at any time during the 14 day period after receiving your plan document. If you have already claimed for a repair you may be charged a £10 administration fee.

You may cancel the plan at any time after the initial 14 day cancellation period by giving 14 days' notice in writing, and the following will apply:

- a) If you cancel the plan and you have not made a claim, we will refund the part of the monies you have paid relating to the remaining full months of cover;
- b) If you cancel the plan and you have made any claim, then no refund will

be paid;

You can request a cancellation, by calling us on 08702 426 747, by e-mailing us at web.support@domgen.com or by writing to Domestic & General's Customer Service Manager, Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire, CV12 8JP.

We can cancel your plan by giving you 14 days notice in writing to your last known address. A refund of the amount paid for the remaining full months of protection will be given.

8. Renewing your contract

At the end of your period of protection, we will write to you about renewing.

- If you pay by Direct Debit, we will send you a renewal notice showing the amount we will automatically collect, unless you inform us otherwise.
- If you pay by any other means, you will receive a renewal notice showing the amount to pay. You will need to return this with payment for protection to continue.

9. Fraud

This plan will not be valid if any information you give us is false or exaggerated.

10. Governing law and your statutory rights

Purchasing this plan does not affect your statutory rights. The information provided, including the terms and conditions have been provided in English. We will communicate in English, and English Law will apply to all our insurance contracts unless we agree otherwise with you.

11. Rights of third parties

This plan is for the benefit of you and anyone else we have agreed with you. No benefits will be given to anyone else.

12. Transferring your plan

You can transfer your plan to a new owner of the property as long as you give us written details of the new owner. Your plan cannot be transferred to any other property.

13. Phoning us

We may record your phone calls with our representatives to monitor and improve the quality of the service we provide.

14. Other plans or insurance

If, when you make a claim, there is any other service agreement or an insurance policy under which you are entitled to claim, we will only pay an appropriate proportion.

15. Statement of price

Your plan fee will include all costs of purchase such as premiums and taxes at the applicable rate.

16. The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation under the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Our obligations are covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or by writing to them at: FSCS, 7th Floor, Lloyds Chambers, 1 Portsoken Street,

London E1 8BN.

Other important pre-contract information

Further information about us and our regulator

Domestic & General Insurance PLC (company registration number 485850), whose registered office address is Swan Court, 11 Worple Road, Wimbledon SW19 4JS, is authorised and regulated by the Financial Services Authority (FSA registration number 202111). Our address and details of our authorisation can be checked on the FSA web site (www.fsa.gov.uk/register) or contacting the FSA on 0845 606 1234.

Our product and our service

Domestic & General Insurance PLC only offers its own insurance products, which meet the demands and needs of those who wish to ensure that their internal plumbing and drainage and external drainage systems are protected against the costs of repair or replacement in the event of an emergency. We are providing you with information about the details of our product and its terms. You will not receive advice from us on whether it is suitable for your needs - you should make your own choice on whether it is suitable.

Data protection

Your details will be held and used by Domestic & General Services Limited, Domestic & General Insurance PLC, and selected companies acting on our behalf to administer your plan. We may pass your data to any relevant regulator or dispute resolution provider. We may also use your data for training and testing purposes. If you have given us permission, your details may also be used by us or third parties for other marketing purposes. We may disclose your information to our service providers and agents for these purposes. We and the third parties (if applicable) may contact you by mail, telephone or email. If you no longer want your data to be used by third parties or by us for marketing purposes and you have not already notified us please write to the Data Protection Officer at: Domestic & General, Freepost CV2560, Bedworth, Warwickshire, CV12 8BR. To help keep your details accurate we may use information we receive from our partners. You can ask us for a copy of your details (for a small fee) and to correct any inaccuracies. To improve our service we may monitor or record our communications with you.