

Residentsline Home Assistance Plus

Insured Domestic Assistance Service for Emergency Repairs in the Home

DAS Residentsline Home Assistance Plus Cover is a peace-of-mind package for home owners. It has been specifically designed to give you help when you need it most - immediately after the event. So, should you need emergency repairs in a hurry, there is someone you can rely on. One call to the DAS Residentsline Home Assistance Helpline and we will arrange for a reputable contractor to come to your home and carry out immediate repairs.

Help when you need it most

If you suffer unexpected damage to your roof, doors or windows, blocked drains, burst pipes or problems with your main heating system, you will want urgent repair work. Our authorised contractors can attend day or night to make your home safe and secure and prevent further damage.

The DAS Residentsline Home Assistance Plus policy is there to help you.

Call-out charges alone can cost more than the parts needed to fix the problem. Add to that a couple of hours of labour charges and the costs really start to mount up. Extra expense during an emergency is the last thing you want to worry about; Residentsline Home Assistance Plus gives you peace of mind.

SAMPLE ONLY
UNCONTROLLED DOCUMENT

We can send a DAS-approved contractor to your home day or night, 365 days a year, to carry out immediate, corrective work to:

- ◆ Prevent damage or further damage to your home.
- ◆ Make your home safe and secure.
- ◆ Alleviate unreasonable discomfort, risk or difficulty to any insured person.



Approved contractors

We have selected our contractors on their merits and are not tied to any single company or organisation. This gives us additional flexibility, so we can send a DAS-approved contractor to your home quickly and efficiently to tackle any problem that needs immediate corrective action.



keyfacts

This policy summary provides key information about DAS Residentsline Home Assistance Plus, which you should read. It does not contain the full terms and conditions of the policy, which can be found in the Residentsline Home Assistance Plus policy document.

Unless otherwise agreed with the person who sells you this insurance your cover will be valid for one year.

Residentsline Home Assistance Plus is an Assistance Insurance contract. It will assist you in an emergency situation that has caused damage to your home or threatens the safety, security or comfort of your home.

Features and benefits	Significant exclusions or limitations	Policy section
We will arrange and pay for emergency assistance in the circumstances described below 24 hours a day 365 days a year; if you need immediate help to prevent damage or further damage to your home, make it safe and secure or alleviate unreasonable discomfort, risk or difficulty to anyone living there.	We will pay up to £500 (including VAT) for: (i) the contractor's call-out charge and up to 2 hours' labour costs; and (ii) parts and materials up to £100 (including VAT).	COVER 3
Roof damage Damage to your roof has caused or is likely to cause internal damage to your home.		
Plumbing and drainage Your drains or plumbing system suddenly becomes damaged, blocked, broken or flooded.	Problems with septic tanks, cesspits or fuel tanks.	WHAT IS NOT COVERED BY THIS POLICY 12
Main heating system Your main heating system fails.		
Domestic power supply Your supply of gas or electricity fails.	Failure of the mains supply. Failure to buy or provide enough gas, electricity or other fuel source.	INSURED INCIDENT (d) and WHAT IS NOT COVERED BY THIS POLICY 9 17

Features and benefits	Significant exclusions or limitations	Policy section
Toilet damage Your toilet bowl or cistern is damaged by impact or completely fails to function. Electrical failure of your toilet system results in complete loss of function.		
Home security The security of your home is compromised due to damage or failure of external doors, windows or locks.		
Lost keys The only available set of keys to your home is lost and you are unable to replace them or gain normal access.		
	Cover does not apply if your home has more than 15 rooms. We cannot accept claims: • for incidents that occur within the first 48 hours of taking out cover unless DAS Residentsline Home Assistance Plus is taken out at the same time as another agreement (such as your home insurance policy); • for routine home maintenance (such as servicing heating systems) or replacement of parts due to gradual wear and tear;	THE MEANING OF WORDS IN THIS POLICY 4 WHAT IS NOT COVERED BY THIS POLICY 1 3

Features and benefits	Significant exclusions or limitations	Policy section
	<ul style="list-style-type: none"> for the cost of redecorating, cosmetic repair, or reinstating your home if it is damaged by contractors to gain access; if your home is left unoccupied for 30 consecutive days; for costs incurred before we have been notified of the emergency; if the emergency is caused deliberately or through your negligence; that arise from incorrect installation or repair of equipment or facilities or that result from a design fault; for parts or labour if the equipment or facility is under guarantee or warranty; for emergencies at a residence other than your main home; if you are not present when our approved contractor arrives to help. <p>We will always try to provide the service but cannot be responsible for any breakdown of the service that is beyond our control.</p>	<p>4 and 13</p> <p>5</p> <p>8</p> <p>10</p> <p>11</p> <p>15</p> <p>18</p> <p>CONDITIONS 4</p>
Territorial Limit		
United Kingdom of Great Britain and Northern Ireland, the Isle of Man and Channel Islands.		

Cancellation right

We hope you are happy with the cover this policy provides. However, you may cancel the policy without notice within 14 days of taking it out. After this you can cancel it at any time by telling the person who sells you the policy but you must give 21 days notice of cancellation. You can ask the person who sells you the policy about getting a refund of premium.

Making a claim

If you have a home emergency, please refer to the Residentsline Home Assistance Plus wording for details on how to claim.

How to make a complaint

If you have a complaint about our service or about a claim, please write to our Chief Executive Officer at DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Your complaint will then be directed to the head of the relevant department(s). A copy of our internal complaint-handling procedure is available on request. If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case. DAS is covered by the Financial Services Compensation Scheme (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. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.



Why take DAS cover?

DAS is very experienced in providing help to home owners in times of crisis. Our purpose-built Call Centre uses the latest technology and highly trained operators to make DAS a name you can trust, providing a professional and efficient service. This is recognised by our ISO 9001 quality rating and our Investor in People Award.

How to contact us

Dial the DAS emergency number shown on your DAS Residentsline Home Assistance Plus policy from any phone. Just tell us your name, address and postcode, the nature of the emergency, and we will arrange help.

How to arrange cover

Simply pay the premium (plus tax) which Residentsline Ltd tells you.

Residentsline Ltd
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FAMILY ♦ MOTOR ♦ COMMERCIAL ♦ ASSISTANCE

Our head office and registered office is:
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 Or visit our website at: www.das.co.uk

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 DAS is authorised and regulated by the Financial Services Authority and is a member of the Association of British Insurers



HAP+KF/May



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Residentsline Home Assistance Plus

Insured Domestic Assistance



- ♦ 24-hour emergency assistance
- ♦ Roof damage
- ♦ Plumbing and drainage
- ♦ Main heating system
- ♦ Domestic power supply
- ♦ Toilet unit
- ♦ Home security
- ♦ Lost keys

You are not alone

